



POSITION TITLE: Retail Branch Manager
REPORTS TO: Chief Operations Officer
SUPERVISES: MSR(s), MSS(s), MSO(s)
STATUS: Exempt
EFFECTIVE: February 2021

GENERAL POSITION SUMMARY: Performs all management functions of the retail branch location including supervision of all staff and operational activities, with an emphasis on in-person transactions and services. Provides direction and leadership, team and individual development and coaching of Member Service team members. Responsible for monitoring and achieving relevant branch goals related to lending and member service. Champions member experience to ensure relevant product and service delivery to members. Ensures compliance with board and staff policies, state and federal laws, and credit union regulations to maintain a safe and sound cooperative. Able to perform all needed operational duties of the branch, including lending, deposit and account maintenance functions as well as other duties requiring additional knowledge and experience as required.

ESSENTIAL FUNCTIONS:

Strategic Functions:

1. Assists with setting lending, operational and service standards that align with the credit union's budget targets and Strategic Business Plan (i.e., lending goals, delivery of products and services to members).
2. Monitors and tracks staff performance to align with the credit union's Strategic Business Plan and board-approved budget targets. Provides coaching to team members to achieve said goals and targets.
3. Drives branch efficiencies and service through technology, product and service innovations. Encourages timeliness and innovation amongst credit union employees.
4. Provides a safe, fun and productive work environment that fosters creativity, service, efficiency, and teamwork for staff and members alike.

Operational:

1. Serves as a true member advocate. Goes above and beyond to provide a positive, inclusive member environment, while ensuring prompt, accurate responses to staff and members across all applicable channels, (in person, phone, email, other electronic channels, etc.)
2. Directs daily branch operations according to established operating procedures and guidelines. Directs and performs all aspects the operational continuum as needed, including but not limited to loan origination, member transaction processing, new account origination, member account maintenance and issue resolution, activating supervisory overrides in the core system, and approving transaction exceptions within defined parameters.

3. Identifies and provides training and education to branch staff to enhance individual achievement of loan origination targets, product and service comprehension, regulatory and compliance requirements, and more. Serves as a model for providing member service at the credit union.
4. Ensures branch coverage for member service activities. Manages employee schedules to maximize service delivery, reviews/approves paid time off (PTO), etc.
5. Handles escalated service situations with members. Assists employees with member service complaints and issues and provides follow-up and/or further escalation as needed.
6. Manages branch compliance; provides reports for compliance audits and examinations as needed.
7. Manages branch cash and vaults. Works with applicable departments and key personnel to monitor, order and balance cash on-hand and vaults, including ATMs, cash recyclers, etc. Responsible for maintaining and monitoring other monetary instruments, including money orders, corporate checks, gift cards, etc.
8. Serves as the credit union's Bank Secrecy Act (BSA) officer. Responsible for daily tracking of required BSA/AML activity, including Cash Transaction Reports (CTRs), Suspicious Activity Reports (SARs), alerts/tracking within the credit union's BSA platform, FinCEN 314a reporting, and the credit union's large-dollar monetary log.
9. Must be eligible for and maintain NMLS registry (may include periodic criminal background check, fingerprinting, credit check, continuing education) as required.
10. Serves as back-up for critical departmental functions as needed.
11. Manages the data and physical security and safety of the branch. Analyzes and monitors compliance with established security and safety policies and procedures on an ongoing basis. Ensures staff receives ongoing training related to applicable data and physical security requirements.
12. Monitors branch operations and appearance to ensure a consistent, professional environment aligned with the credit union's brand and mission.
13. Participates in the credit unions community development and outreach efforts to build relationships with identified target markets, businesses, community partners and communities as needed.
14. Performs all other duties as assigned and/or deemed necessary.

SUPERVISORY:

1. Encourages and develops trust among staff members and all other credit union departments to ensure a "team effort" approach and prompt and courteous member service.
2. Maintains a highly motivated and well-trained, competent staff, sustaining effective employee and member relations.
3. Ensures new employees are thoroughly trained in all phases of their positions, and with other departments as necessary
4. Jointly selects and assigns credit union employees within functional area(s) of responsibility.
5. Manages performance standards. When necessary, implements corrective action.

6. Assists in the development of relevant departmental reports and monitoring to ensure progress toward the credit union's identified strategic goals and budget targets. Provides regular monthly one-on-ones and departmental meetings. Responsible for regular employee reviews.
7. Schedules and cross-trains team members adequately to ensure effective succession and efficient branch operations.
8. Ensures opportunities for employee development and professionalism.
9. Involved in development, updates and implementation of policies and procedures.

STANDARD JOB SKILLS:

1. **Judgment:** Continually uses sound judgment, as outlined in:
 - Employee Handbook
 - Code of Ethics
 - Promises
 - Acceptable Use Policy
 - Declaration of Beliefs
1. **Regulatory Knowledge:**
 - Thorough knowledge of credit union operations and philosophy required.
 - Thorough knowledge and adherence to current and emerging laws and regulations pertaining to areas of responsibility required, including Local, State and Federal Laws.
 - Thorough knowledge of the credit union's products and services in order to effectively determine members' needs and cross-sell relevant products/services.
2. **Change Management:** Is flexible, easily adapts to change; and promotes/assists with change in the work environment. Has ability to prioritize and manage multifunctional tasks and projects.
3. **Analytic Ability:** Requires the ability to apply principles of logic to define problems and desired outcomes, collect data, establish facts, and draw valid conclusions from multiple sources of an objective and subjective nature.
4. **Interpersonal Skills:** Strong emotional intelligence necessary to build effective partnerships with potential members, members, staff, management, volunteers and vendors.
5. **Active Listening:** Requires the ability to effectively listen and ask open-ended and clarifying questions for needs-identification.
6. **Initiator:** Acts independently with minimal direction.
7. **Project Management:** Strong ability to:
 - Organize, set and meet deadlines
 - Prioritize
 - Multi-task
 - Leverage resources
 - Remain detail oriented
8. **Verbal and Written Communication:** Excellent speech and accurate writing, stressing composition and grammar, and the ability to clearly convey intended information.



9. **Public Speaking:** Ability to confidently and effectively present and facilitate before an array of audiences.
10. **Sense of Urgency/Strategic Thinking:** An energetic, forward thinking and creative individual who proactively seeks efficient processes and effective methodologies to improve safety and soundness of the credit union.
11. **Technical Skills:** Savvy with a vast array of computer programs and office equipment. Advanced proficiency in member operating systems. Strong attention to detail, utilizing electronic tracking systems and methods.
12. **Confidentiality:** Demonstrates a high level of confidentiality, sensitivity and tact.
13. **Demeanor:** Ability to maintain a professional and accessible profile with all contacts.

SPECIFIC JOB SKILLS:

- Intermediate level math skills required (calculations and concepts involving decimals, percentages and fractions).

EDUCATION AND/OR EXPERIENCE:

- High school diploma or equivalent required (undergraduate degree preferred).
- Minimum of five (5) years retail financial services experience (experience with retail banking/teller/branch operations preferred).
- Minimum of three (3) years branch management experience.

PHYSICAL/MENTAL DEMANDS:

Physical demands:

- Continuous sitting for extended period when performing duties.
- Occasional standing and walking.
- Occasional lifting up to 35 lbs. (office supplies).
- Occasional bending, squatting, or reaching at ground level.
- Frequent use of hands in repetitive tasks such as simple grasping, twisting/turning of wrists; finger dexterity.
- Continuous speaking and hearing for interaction with staff, members, and outside contacts.
- Continuous ability to see close and at a distance.

Mental demands:

- Continuous interaction with others, repetitive work, attention to detail, ability to solve complex problems, alertness, precision, concentration, accuracy, thoroughness, and memory demands.
- Occasional fast-paced work
- Frequent deadlines, flexibility, performing basic and complex numeric calculations, writing, reading, comparing, analyzing, judgment, reasoning, patience, negotiating, and supervision and instruction of others.



WORKING CONDITIONS:

- Continuous operation of office equipment.
- Length of workday is unpredictable and occasionally must work irregular and/or extended hours to include evenings and weekends.
- Exposed to potentially hazardous condition, i.e., robbery. Follows detailed instructions and procedures to minimize the risk.

The physical/mental demands and work environment characteristics described above are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

NOTE: Point West Credit Union believes that each employee makes significant contributions to our success. That contribution should not be limited by the assigned responsibilities. Therefore, job descriptions are not intended, and should not be construed to be exhaustive lists of all responsibilities, skills, efforts or working conditions associated with a job. They are intended to be accurate reflections of those principal job elements essential for making a fair pay decision about jobs. It is our expectation that each employee will offer his/her services wherever and whenever necessary to ensure the success of our endeavors. Nothing in this position description is an implied contract for employment. The functions are not all encompassing and are subject to change at any time by management.