



POSITION TITLE: Retail Branch Manager
REPORTS TO: VP of Lending and Operations
SUPERVISES: MSR(s), MSS(s), MSO(s)
STATUS: Exempt
EFFECTIVE: February 2024

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 Retail branch, including lending, deposits, and account maintenance functions as well as other duties requiring additional knowledge and experience as required.

ESSENTIAL FUNCTIONS:

Strategic Functions:

1. Monitors and tracks staff member performance to align with the credit union's Strategic Business Plan and board-approved budget targets. Coaches team members to achieve specific goals and targets.
2. Drives retail branch efficiency and service through effective implementation of technology, product, and service innovations.
3. Communicates and collaborates regularly with the Point West Management team to help identify and deploy consistent process improvements.
4. Provides a safe, fun, and productive work environment that fosters creativity, service, efficiency, and teamwork for staff and members alike.

Operational:

1. Exemplifies 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. Responsible for the oversight of daily operations, functions, and compliance of the retail branch.
3. Directs and performs all aspects of the member service experience as needed. This includes and is 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.
4. Reviews and analyzes trends to better meet member needs and maintains high levels of quality service and accuracy standards.



5. Participate in research, development and training of new products and assist with project implementations that affect Retail Branch operations.
6. Identifies and provides training and education to retail branch staff to achieve comprehension of features, benefits, procedures and compliance of products and services.
7. Works with Contact Center branch manager to ensure coverage across in person and online member channels.
8. Manages employee schedules to maximize service delivery. Coordinates and approves paid time off (PTO) for retail branch team.
9. Handles escalated service situations with members. Assists employees with member service complaints and issues and provides follow-up and/or further escalation as needed.
10. Manages operations team compliance; provides reports for compliance audits and examinations as needed.
11. Manages retail branch cash, cash recycler, ATMs, and vault. 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.
12. Manages data, physical security, and safety for the Retail branch. Analyzes and monitors compliance with established security and safety policies and procedures on an ongoing basis. Ensures staff receives quarterly training at a minimum and more as needed, related to applicable data and physical security requirements. Maintains and protects all sensitive data utilizing the highest standard of confidentiality and professionalism.
13. Monitors Retail branch operations and appearance to ensure a consistent, professional environment aligned with the credit union's brand and mission.
14. Participates in the credit unions community development and outreach efforts to build relationships with identified target markets, businesses, community partners and communities as needed.
15. Provides Contact Center Managerial coverage as needed.
 - a. Works with all applicable contact center key personnel to monitor calls, help with loans, member transactions, and processing member requests.
16. Provides guidance to staff and assistance on complex issues affecting daily operations.
17. Continually work as a resource on various organizational projects as needed.
18. Performs all other duties as assigned and/or deemed necessary.
19. Must be eligible for and maintain NMLS registry (may include periodic criminal background check, fingerprinting, credit check, continuing education) as required. Must be willing to apply and possess a Notary Public Certification.

SUPERVISORY:

1. Responsible for the oversight of daily operations, functions, and compliance of the retail branch.
2. Encourages and develops trust amongst staff members and all other credit union departments to ensure a "team effort" approach and prompt and courteous member service.
3. Maintains a highly motivated and well-trained, competent staff, sustaining effective employee and member relations.
4. Ensures new employees are thoroughly trained in all phases of their positions, and with other departments as necessary.

5. Jointly, in collaboration with operations-oriented management, selects and assigns credit union employees within functional area(s) of responsibility.
6. Manages performance standards and when necessary, implements corrective action.
7. 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.
8. Schedules and cross-trains team members adequately to ensure effective succession and efficient branch operations.
9. Ensures opportunities for employee development and training towards career advancement opportunities.
10. Involved in development, updates and implementation of policies and procedures.

STANDARD JOB SKILLS:

1. **Credit Union Knowledge:** thorough knowledge of credit union products, services, and partnerships.
2. **Judgment:** Continually uses sound judgment, as outlined in:
 - a. Employee Handbook
 - b. Code of Ethics
 - c. Promises
 - d. Acceptable Use Policy
 - e. Declaration of Beliefs
3. **Regulatory Knowledge:**
 - a. Thorough knowledge of credit union operations and philosophy required.
 - b. Thorough knowledge and adherence to current and emerging laws and regulations pertaining to areas of responsibility required, including Local, State and Federal Laws.
 - c. Thorough knowledge of the credit union's products and services to effectively determine members' needs and cross-sell relevant products/services.
4. **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.
5. **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.
6. **Interpersonal Skills:** Strong emotional intelligence necessary to build effective partnerships with potential members, members, staff, management, volunteers and vendors.
7. **Active Listening:** Requires the ability to effectively listen and ask open-ended and clarifying questions for needs-identification.
8. **Initiator:** Acts independently with minimal direction.
9. **Project Management:** Strong ability to:
 - a. Organize, set, and meet deadlines
 - b. Prioritize
 - c. Multi-task
 - d. Leverage resources



- e. Remain detail oriented
- 10. **Verbal and Written Communication:** Excellent speech and accurate writing, stressing composition and grammar, and the ability to clearly convey intended information.
- 11. **Public Speaking:** Ability to confidently and effectively present and facilitate bilingually (English/Spanish) before an array of audiences, including members and potential members.
- 12. **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.
- 13. **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.
- 14. **Confidentiality:** Demonstrates a high level of confidentiality, sensitivity, and tact.
- 15. **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.
- Bilingual in English and Spanish preferred.

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 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 conditions, i.e., robbery. Follow 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.

Your signature acknowledges receipt of the job description.

Employee Signature

Date

Manager's Signature

Date

HR Signature

Date