

Job Description

Assistant Branch Manager

Reports to: Branch Manager

Summary: Serves as acting Branch Manager in the Branch Manager's absence, ensuring continuity of operations, customer service, employee supervision, and compliance with Bank standards. Responsible for ensuring operational excellence, regulatory compliance, exceptional customer service, and profitability. Assists in maintaining core deposit growth strategies that support the Bank's strategic objectives. Establishes and strengthens customer relationships through business development and community engagement activities. Assists in overseeing all branch operations, promotes a high customer-focused culture, and ensures adherence to Bank policies, procedures, and regulatory requirements.

Duties and Responsibilities:

1. Deposit Growth and Relationship Development
 - Participates in managing the daily operations of the branch.
 - Ensures high-quality customer service.
 - Assists in attaining growth objectives for core deposits and customer relationships.
 - Promotes deposit products and treasury management solutions that meet customer needs and support branch profitability.
 - Assists in developing and implementing strategies to attract new deposit relationships and expand existing customer accounts.
 - Works with branch manager to monitor deposit portfolio trends and identifies opportunities for growth and retention.
 - Works collaboratively with bank personnel to deliver comprehensive banking solutions and ensure customer satisfaction.
2. Customer Service and Business Development
 - Provides leadership that fosters a culture of exceptional customer service in the branch.
 - Ensures prompt, professional, and accurate service to all customers.
 - Represents the Bank within the community through civic, professional, and community organizations.
 - Calls on existing and prospective customers to build and strengthen mutually beneficial relationships.
 - Promotes Bank's products and services through networking, referral generation, and relationship management activities.
 - Assists in resolving customer concerns in a timely and professional manner while maintaining a high standard of customer experience.
 - Maintains a professional, welcoming, and customer-focused branch environment.

3. **Branch Operations**
 - Assists in the supervision, scheduling, coaching, and performance management of branch employees.
 - Assists in managing overall branch operations to ensure efficiency, accuracy, and exceptional customer service.
 - Ensures branch security procedures and controls are maintained.
 - Assists in overseeing branch facilities, equipment, and appearance to ensure adherence to Bank standards.
 - Maintains operational procedures that support efficient and effective branch performance.
 - Monitors branch workflows and identifies opportunities for process improvement.
 - Assists in managing cash controls, dual-control procedures, balancing processes, audits, and branch operational risk management activities.
4. **Compliance and Risk Management**
 - Assists in ensuring branch compliance with all applicable banking regulations, policies, and procedures.
 - Assists in overseeing account opening activities and related documentation to ensure regulatory compliance.
 - With the Branch Manager, maintains strong internal controls and supports a culture of compliance throughout the branch.
 - Works proactively with internal auditors as needed.
 - Assists in ensuring adherence to Bank Secrecy Act (BSA), Anti-Money Laundering (AML), Customer Identification Program (CIP), and other regulatory requirements.
5. **Leadership and Staff Development**
 - Provides ongoing coaching and feedback to support employee development and achievement of individual and branch goals.
 - Identifies training opportunities and supports the professional development of branch employees.
 - Promotes teamwork, accountability, employee engagement, and a customer-first culture.
 - Provides leadership that motivates staff to achieve branch goals and delivers exceptional customer experiences.
 - Reinforces a culture of compliance, accountability, and operational excellence through employee coaching and ongoing communication.

Other duties as assigned.

Qualifications

High school diploma or equivalent required; associate's or bachelor's degree in Business, Finance, Management, or a related field preferred. Minimum of two years of banking experience with demonstrated success in customer service, branch operations, and relationship development. Prior supervisory or leadership experience preferred. Strong interpersonal, communication, and organizational skills with the ability to coach employees, build customer relationships, and manage multiple priorities. Working knowledge of banking regulations, deposit products, and branch operations

preferred. Proficiency in Microsoft Office applications and bank operating systems. Must be a self-starter with a commitment to exceptional customer service and professional community involvement.

Work Environment

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential function of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. Must be able to speak and hear effectively in communicating with customers and employees, stand long periods of time, use hands to operate office machines and computers. Good vision is also required for close work and long distances. Occasional lifting up to 10 lbs. is required.

Equal Employment Opportunity Employer/M/F/Disability/Veteran