

Job Description

Full Service Branch Manager

Reports to: SVP/Chief Banking and Operations Officer

Supervises: Universal Bankers

Summary: Responsible for the growth and development of a full-service facility to ensure branch profitability. Develops, manages, and maintains deposit and loan growth objectives to help meet the Bank's strategic goals. Establishes mutually beneficial customer relationships through business development activities. Manages overall operations of branch office.

Duties and Responsibilities:

1. Deposit and Loan Growth
 - Establishes and helps to attain growth objectives in loans and deposits.
 - Participates in and encourages lending activities, while ensuring balance of profitability & risk in conjunction with the bank's policies & procedures.
 - Interviews loan applicants; collects and analyzes financial data to determine the creditworthiness and merits of loan requests.
 - Establish and negotiate, within bank parameters, terms under which credit will be extended, including the pricing, loan fees, repayment terms, and collateral requirements.
2. Business Development
 - Represents the bank in the community through various community/civic events and organizations.
 - Calls on existing and prospective customers to build mutually beneficial customer relationships.
 - Provides and maintains a professional business like atmosphere within the branch office.
 - In conjunction with Business Development, implements marketing activities to build customer base & explore opportunities for promoting bank products & services.
 - Responsible for the branch profitability through growth in loans and core deposits.
3. Branch Operations
 - Manages overall branch operations to ensure prompt, accurate, and dependable customer service.
 - Coordinates staffing needs for the branch.
 - Responsible for maintaining branch security systems.
 - Maintains overall branch compliance with established policies and procedures.
 - Responsible for ensuring branch facilities – building, equipment, and appearance are maintained to bank standards.
4. Compliance and Asset Quality
 - Maintains branch operational procedures
 - Oversees branch regulatory compliance.
 - Reviews and monitors daily branch reports, including new accounts openings, overdrafts, and loan delinquency reports.
 - Maintains required asset quality in loan portfolio

5. Management duties & responsibilities:

- Responsible for the overall performance of the branch and staff.
- Supervises the quality & quantity of staff work and other related activities; manages adequate staff coverage; controls overtime.
- Develops annual staff workplans to support the bank & department's objectives.
- Conducts periodic quarterly & annual reviews with employees on workplan progress.
- Guides and assists in development of staff to include training and other personnel development as needed.

Other duties as assigned.

Qualifications

Bachelor's Degree in business, finance, or related banking certifications and a minimum of 5 years banking experience, preferably with a combination of branch management, lending and business development experience. Prior supervisory experience required with the proven ability to effectively lead a team. Must be a self-starter with strong interpersonal skills. Experience in lending (consumer and commercial) and in developing mutually beneficial customer relationships preferred. Requires strong sales prospecting skills and communication skills with the ability to read and write routine reports and business communications.

Candidate must have a proven ability to manage a profitable loan and deposit portfolio with a thorough knowledge of loan and deposit products and key regulations.

Management experience with the ability to supervise and motivate staff preferred. Must have the ability to make decisions and handle a variety of situations within the branch.

Active community involvement for this position is required and will be considered favorably. Experience in managing a branch facility preferred.

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