

Branch Manager-Main Office

JOB TITLE/DEPARTMENT

Branch Manager/Retail Services

CLASSIFICATION

Exempt

POSITION TYPE/EXPECTED HOURS OF WORK

Full-time/salaried

AUTHORITY AND REPORTING RELATIONSHIP

The Branch Manager supervises and directs the work of all branch employees. The Branch Manager reports to the Branch Administrator/VP Operations.

AMOUNT OF INDEPENDENT ACTION OF THE POSITION

Approval may be required when solution is not within normal policies and procedures. The Branch Manager may make exceptions to policy as appropriate and within authority.

SUMMARY/OBJECTIVE

The Branch Manager plans, controls, supervises, and coordinates Credit Union services and activities of the branch office. Contribute to NBCU's achievement of the goals outlined in its strategic plan by effectively leading the branch staff, managing the operations, and creating an effective sales and service culture in the branch. Identify branch business, and member service, opportunities.

ESSENTIAL FUNCTIONS

- Plan and execute a successful sales and coaching strategy plan, in accordance with the goals of the Credit Unions' business and marketing plan.
- Train and the develop the branch staff with sales goals.
- Maintain superior product knowledge of all Credit Union products.
- Plan and hold product knowledge training meetings with informational hand-outs.
- Assist branch staff in solving member problems, serving as an operational reference.
- Assign and approve the scheduled work hours and breaks for all branch staff.
- Oversee the investigation of teller losses, and institute corrective action as necessary.
- Oversee and assist in the job training of new staff; provide general performance input.
- Open and close the branch office — and execute daily operations in accordance with credit union policies and procedures.
- Actively participate in a sales and service culture consistent with the Credit Union's business plan goals and encourage other staff members to meet or exceed sales goals, as necessary.
- Build partnerships between businesses and NBCU as outlined in the business plan.
- Attend outside events to grow NBCU relationships with their partners.
- Support credit union member relations through on-going customer contact, quality customer service, and superior product knowledge.
- Maintain an overview of the credit union's current operating system for financial transactions.
- Promote and demonstrate electronic account information delivery systems to new members.
- Respond to all ATM outage issues and notify VP of Operations in a timely manner as issues arise.

- Verify weekly branch cash and ATM shipments.
- Balance and verify receipt of incoming cash orders for the branch. Balance and add cash to ATM.
- Audit ATM, and Vault as well as cash drawers, on a monthly basis, according to policy.
- See to the accurate completion of required audit logs.
- Execute annual branch staff performance evaluations.
- Ensure that branch staff is adhering to all security procedures, and that building maintenance issues are reported and corrected.
- Learn the XP2 Cross-Sell platform used to promote and cross-sell loans and savings products and services, in order to train staff and update as necessary.
- Learn the EFUNDS pre-approval platform used to promote and cross-sell loan products and services, in order to train staff and update as necessary.
- Initiate auto, home, personal loans and lines of credit; assist borrowers with the loan application process.
- Analyze credit history of applicants and determine loan repayment capabilities.
- Negotiate credit terms, such as costs, loan repayment methods and collateral specifications.
- Approval authority within Loan Policy limits and is granted at the discretion of the Vice President of Lending. Management approval is required when solution is not within normal policy limits.
- Comply with the Credit Union's SAFE Act Policy and procedures.
- Comply with Truth in Lending (Regulation Z), Equal Credit Opportunity (Regulation B), and all applicable lending regulations.
- Attend meetings and seminars related to the Credit Union's operations and branch-related supervisory duties.
- ***Compliance with Bank Secrecy Act, OFAC and USA PATRIOT Act including Member Identification Program, member due diligence, identifying high risk accounts, reporting suspicious activities to Supervisor or BSA Officer. Comply with USA Patriot Act when identifying loan applicants. Ensure all checks disbursed to vendors comply with OFAC regulations. Accurate completion of CTR and Monetary Instrument log.***

QUALIFICATIONS

- High school graduate or GED.
- Minimum of three (3) years of customer service experience is required.
- Minimum of four (4) years of supervisory experience is required.
- Prior experience working in banking required.
- Prior teller experience is preferred, but not required.
- A minimum of 1-2 years of experience in consumer and/or mortgage lending is a plus but is not required.
- Knowledge in Real Estate Settlement Procedures (Reg. X), Truth in Lending (Reg. Z), and Equal Credit Opportunity (Reg. B) is a plus, but not required.
- Intermediate skills related to Microsoft Office applications.
- Mathematical aptitude.

COMPETENCIES

- Strong leadership skills and the ability to motivate others are necessary.
- Positive, professional business relationships within the credit union.
- The ability to work independently and take-on additional projects as assigned.
- The ability to meet deadlines.
- Strong organizational skills.
- Excellent oral and written communication skills.
- A strong commitment to achieving personal growth and success.

WORK ENVIRONMENT

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. While performing the duties of this job, the employee is regularly required to type, file or lift office supplies up to 20 pounds. The employee is frequently required to sit, stand for long periods of time, walk, bend, talk, hear, use hands to finger, handle or feel; and reach with hands and arms.

OTHER DUTIES

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

New Bedford Credit Union is an equal opportunity employer and does not discriminate against otherwise qualified applicants on the basis of age, race, color, disability or handicap, gender, sex, sexual orientation, religion or creed, ancestry or national origin, military or veteran status, marital status, gender identity of expression, genetic information, pregnancy and pregnancy-related conditions, or any other characteristic protected by law.

It is the policy of NBCU to provide reasonable accommodation for qualified employees with disabilities. If you need accommodation to perform the essential functions of your position, please contact Human Resources directly. Full-time employees are offered a competitive salary commensurate with experience and a comprehensive benefits package including health, dental, short- & long-term disability, term life insurance, AD&D insurance, 401 (k) plan, and tuition assistance.