

**Job Title:** Branch Manager

**Reports To:** Vice President Branch Operations

**Status:** Exempt

**Date:** June 2021

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**Position Summary:** Guides and manages the day-to-day operations of the branch office. Guides and coaches staff in providing exceptional, accurate, and efficient service to members. Provides friendly, professional, and efficient service to meet members' consumer and real estate lending and business development needs. Performs all duties in compliance with CCU policies and procedures.

**Principal Supervisory Duties and Responsibilities:**

- Manages office staff by answering questions, solving problems, helping with complex transactions and sensitive member relations problems, and explaining policies and procedures.
- Creates and maintains the monthly schedule and assigns work to branch staff.
- Works closely with other managers and staff to promote a positive team environment and maintain effective employee relations.
- Ensures staff is trained and cross-trained in all phases of their jobs and in all credit union products, services, and policies to ensure the highest quality of service to members.
- Analyzes training needs and coordinates with Human Resources for appropriate training programs that address those needs.
- Encourages and assists staff members in the optimum utilization of their skills and abilities in meeting CCU vision and objectives.
- Provides information to new staff members to ensure the smooth and successful transition of new hires into the department and the branch.
- Assists Human Resources in the recruitment and selection of quality applicants for member service staff vacancies, ensuring that CCU is adequately staffed with competent employees.
- Assists Human Resources in investigating and taking appropriate action to resolve performance conflicts and problems; documents these events.
- Evaluates the job performances of staff to ensure quality of work and service to members.
- Holds regular huddles and staff meetings to discuss areas needing improvement, changes in procedures, new developments of services, and other general information.
- Holds regularly scheduled one-on-one coaching sessions with each staff member he/she supervises.
- Maintains and directs the overall appearance, maintenance, and functionality of the branch, including the lobby, windows, drive up area, waiting area, and offices of staff he/she supervises.
- Works with management team on planning and program development activities; assists with the development and implementation of goals and plans of action consistent with CCU Vision.
- Manages and recommends the purchase of equipment and supplies.
- Maintains knowledge of all State and Federal regulations that are applicable to the transactions performed in the member service area.
- Any other duties as assigned.

**Principal Duties and Responsibilities Relating to Lending:**

- Meets with members throughout the loan process to gather background information on loan applicants by interviewing and obtaining credit bureau reports.
- Completes loan applications by preparing credit reports, budgets, loan to values, blue books, inspections, etc.

- Calculates debt-to-income ratios on loan applicants, estimates monthly obligations, and determines member's ability to repay debt along with securing collateral when necessary.
- Gathers all other information necessary to make a sound lending decision.
- Determines if the member qualifies for a loan, or if additional collateral/co-signors is needed. Approves or denies loan applications accordingly.
- Records and verifies all reasons for loan decisions. Explains decision to members and outlines terms, fees, and conditions of the loan.
- Witnesses signature on loan papers and disburses funds to member.
- Communicates to members in a professional, courteous manner.
- When a loan is denied, explains reasons for denial in a professional, courteous manner; works with member to provide recommendations or alternative options for other possible ways to secure a loan in the future.
- Performs loan closings for consumer and real estate loans.
- Helps members set up Auto Pay, ACH, or payroll deduction if desired.
- Follows up on delinquent loan accounts and other issues that may arise.
- Maintains orderly files on each account with complete and accurate details of all correspondence.
- Maintains knowledge of consumer and real estate loan programs and topics and keeps up to date on changes in consumer and real estate lending trends as they apply.
- Promotes Credit Life and Credit Disability Protection products to members.
- Serves as member of Loan Committee.
- Presents loan requests to Loan Committee or the Board of Directors as needed.

#### **Principal Duties and Responsibilities Relating to Member Service:**

- Understands and can perform all required duties and responsibilities of a Member Service Representative and Member Account Representative.
- Answers questions, solves problems, helps with complex transactions and sensitive member relations problems, and explains policies and procedures to staff and members as needed.
- Assists with covering the Member Service Representative duties when staffing of the Member Service Area is short.
- Understands and can balance and complete recap as needed.
- Manages the cash vault for the credit union, including balancing, ordering, and prepping cash, or coin for return as needed.
- Ensures proper maintenance on various Member Service area equipment, including but not limited to cash dispenser, copier, coin machine, ATM.
- Learns and keeps up to date on all CCU products and services.
- Educates members on products, services, fees, and policies; promotes and cross-sells CCU products and services based on member's needs.
- Develops relationships with members, local businesses, and other outside contacts.
- Any other duties as assigned.

#### **Additional Duties and Responsibilities:**

- Commits to CCU's mission, vision, and core values and model of Service Excellence. Lives and displays these values in all aspects of work and personal life.
- Keeps current in field by reading published information and attending authorized seminars and conferences. Occasional out of town travel may be required.

- Participates in CUNA Mutual Lender Development Program and other training sessions and online courses as needed.
- Gets involved in professional and/or community activities to make a contribution to local community/profession and to be visible in the community.
- Represents the department on committees that may be formed and/or at various CCU events.
- Works on assigned Saturdays throughout the year.
- Participates in regularly scheduled departmental meetings and coaching sessions.
- Depending on branch location, branch staff, and other factors, other job-related duties may be necessary to carry out the responsibilities of this position.
- Any other duties as assigned by the Vice President Branch Operations, Executive Vice President Operations or President/CEO.

#### **Performance Expectations:**

- Delivers friendly, efficient, and accurate service while providing a variety of services to members.
- Gives all members their full attention during each interaction; does not attempt to multi-task with other duties or transactions while helping a member.
- Demonstrates accuracy and thoroughness and promotes this attribute to all employees.
- Performs all duties in compliance with CCU policies and procedures.
- Complies with Bank Secrecy Act requirements; always maintain the integrity of our confidentiality policy.
- Maintains a positive, professional appearance and attitude with members and co-workers.
- Develops and maintains positive working relationships with other employees; promotes teamwork concept.
- Maintains a neat workspace.
- Is punctual and reliable.
- Asks for help when necessary.

#### **Knowledge, Skills, and Abilities:**

- Must have a valid driver's license and mortgage license.
- Excellent communication, customer service, and relationship building skills.
- Sound decision making and reasoning skills.
- Excellent supervisory and management skills.
- Basic mathematical skills.
- Basic computer skills, including Microsoft Office.
- Ability to operate general office equipment.
- Related financial background is preferred but not required.

**Work Relationships and Scope:** Reports directly to the Vice President Branch Operations. Works closely with the branch staff, other managers, and leadership of CCU. Due to the nature of the position, will work with all staff members at CCU on an occasional basis. Interacts regularly with a range of credit union members and non-members. Frequent access to confidential member information.

**Working Conditions:** Work is performed largely in a pleasant office environment with minimal chance for personal injury and moderate noise level. There may be occasions when the work environment is stressful. Work hours will normally be from Monday through Saturday and may change depending on our needs or due

to special projects, deadlines, and other concerns. Physical requirements include the ability to sit or stand for extended periods of time. Some walking, bending, stooping, and lifting of light materials is required. Frequent mental and visual concentration required for computer usage. Equipment that may be used includes copy machine, calculator, telephone, computer, fax machine, and other office and financial institution equipment. Occasional travel may be required.

**Acknowledgment:** This position description describes the general nature and level of work performed by the individual assigned to this position and should not be interpreted as all inclusive. It does not state or imply these are the only duties and responsibilities assigned to the position. The employee may be required to perform other job-related duties. All requirements are subject to change and to possible modification to reasonably accommodate individuals with a disability.

This position description does not constitute an employment agreement between the employer and employee and is subject to change by the employer as the needs of the employer and requirements of the position change.