



Assistant Branch Manager

Employee: Reports To: Director of Ohio Branch Operations	FSLA Classification: Exempt Department: Sales & Branch Operations Updated: April 2022
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SUMMARY: The Branch Manager is responsible for branch leadership which includes employee development, execution of the business plan, branch strategies, and achieving branch goals. Responsible for branch operational efforts such as following established policies and procedures and properly maintaining the facility. Oversees the delivery of a full range of services to members and prospective members and ensures that members are promptly and professionally served following Sun Federal service standards. Develops a highly engaged work team, including training, coaching and supervision. Promotes and supports the organization’s, mission, values, and culture. Works to support high employee engagement and is a cultural champion.

ESSENTIAL DUTIES & RESPONSIBILITIES

Employee must effectively carry out the following essential duties and responsibilities of this position in a manner that consistently demonstrates Sun Federal’s mission, values, and culture. Other duties may be assigned.

1) Assumes responsibility for leadership and management of Branch staff

- a. Coordinates daily member service activities for the Branch (particularly lobby coverage, appointments, etc.).
- b. Establishes (or provides input on) and communicates individual goals for branch staff.
- c. Holds team members accountable for results, including required competencies, service behaviors, policies, and procedures.
- d. Provides effective feedback through observations, coaching, and timely performance appraisals.
- e. Communicates Branch and Credit Union business plan and strategies to staff through: quarterly reviews, Wednesday morning training hour, monthly one-on-ones, staff meetings, and weekly linkups.
- f. Responsible for selecting team members, engagement, coaching, development, and managing talent.

2) Directly responsible for overseeing the following:

- a. Branch lending – consumer, mortgage, and, in conjunction with Business Services, business loans.
- b. In-person member transactions.
- c. In-person new accounts.
- d. Deepening member relationships.

3) Assumes responsibility for Branch bottom-line

- a. Manages branch budget, strategy execution and expenses.
- b. Responsible for attaining Branch goals such as loan growth, share growth, member engagement, and delinquency.

4) Responsible for the performance of Branch operation.

- a. Ensures that operations are conducted in accordance with established Credit Union policies, procedures and in compliance with legal and regulatory requirements.

- b. Conducts follow-up for audit (i.e. Accounting, NCUA, CUMIS, BSA, etc.) and completes response in a timely manner. Resolves issues with training, coaching, and accountability.
- c. Gathers information to make sound decisions including loan underwriting and check approval.
- d. Ensures Cross-Training Matrix (CTM) is up to date and that training of back-ups is completed.
- e. Able to perform all duties for Branch positions including backing up MLO.
- f. Direct interaction with Business Develop Officers, including the growth of C-tier Sponsor Groups.

Expectations for Leadership Team

- 1. Supports, creates organizational awareness, and models Sun Federal’s mission, vision, values, and culture. Accepts responsibility to live Sun Federal’s culture.
- 2. Positively influences others by demonstrating competency in Sun Federal’s Leadership Expectations: Instilling a Shared Vision, Strategic Agility, Emotional Intelligence, Communication Skills, Business Acumen, Relationship Skills, Developing Individuals & Teams, and Service Orientation.
- 3. Actively models Sun Federal’s service behaviors and coaches employees to consistently follow them.
- 4. Shows professionalism, empathy, and respect in all interactions with members, internal and external.
- 5. Takes personal responsibility to actively listen to the members, understand their needs and take initiative to help the member as your priority. While some have little direct member contact, every position at Sun Federal supports the member.
- 6. Take ownership of job duties. Offer team members assistance when necessary to help develop a fully competent and cohesive workforce. Recommends and develops process improvements and procedures to enhance productivity and improve service.
- 7. Responsible for the departmental budget process and department strategy sessions. Manages expenses accordingly.
- 8. Responsible for personal development through training, collaboration, and teamwork. Understands and adheres to all policies, procedures, and regulations. Maintains knowledge of regulations appropriate for position (i.e. Bank Secrecy Act, OFAC, etc.) and attends all training as it relates to position related regulations.
- 9. Adheres to Sun Federal’s security procedures and safeguards member information.
- 10. Demonstrates professionalism in dress, tone, flexibility, and communication.
- 11. Consistently acts as part of a cohesive team, demonstrating excellent interpersonal skills and the ability to interact positively with other employees. Maintains open and respectful communication with other departments. Handles conflict directly and discreetly.
- 12. Collaborate, contribute, and communicate for the success of the team. Invite and accept feedback from others and provide upward feedback.

PERFORMANCE MEASUREMENTS

- 1. Branch goals are attained.
- 2. Branch services are efficiently and effectively delivered in accordance with established Credit Union policies and standards.
- 3. Leads Branch efforts in establishing and deepening/expanding member relationships. Good business relationships exist with members and their questions and problems promptly resolved.
- 4. Branch staff are well-trained and efficient, and their activities well-coordinated.
- 5. Required reports and records are accurate and timely.

6. Good working relationships exist with Branch staff. Assistance is provided as needed.
7. Provides timely service to members and lenders by decisioning assigned loans within 48 hours.
8. Branch transactions, loan volumes, expenses, and income are in line with Credit Union standards.
9. Director of Ohio Branch Operations is appropriately informed of area activities and of any significant problems. Suggestions are provided for improved efficiency or effectiveness in operations.

QUALIFICATION REQUIREMENTS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of knowledge, skill and/or ability required. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions. The individual must be able to successfully pass background checks.

EDUCATION/CERTIFICATION: Bachelor’s degree in business. Ability to maintain current NMLS #. Notary Public required.

REQUIRED KNOWLEDGE: Understanding of the Credit Union’s field of membership. Thorough knowledge of Credit Union services, products, and branch operations (functions, policies, and procedures). In depth knowledge of lending policies, procedures, and related legal and regulatory requirements.

EXPERIENCE REQUIRED: One to three years of related experience in a financial institution, prior supervisory experience preferred.

SKILLS/ABILITIES: Strong interpersonal, leadership, and supervisory skills. Well organized. Ability to operate related computer applications and related business equipment. Attention to detail. Ability to maintain an effective and efficient workflow.

PHYSICAL ACTIVITIES AND REQUIREMENTS

TALKING: Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly. Able to present information to individuals and small groups.

AVERAGE HEARING: Able to hear average or normal conversations and receive ordinary information.

REPETITIVE MOTION: Movements are frequently and regularly required using the wrists, hands, and/or fingers.

AVERAGE VISUAL ABILITIES: Average, ordinary, visual acuity necessary to prepare or inspect documents or products or operate machinery.

PHYSICAL STRENGTH: Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally.

WORKING CONDITIONS: No hazardous or significantly unpleasant conditions (such as in a typical office).

MENTAL ACTIVITIES AND REQUIREMENTS

REASONING ABILITY: Ability to apply logical or scientific thinking to define problems, collect data, establish facts, and draw conclusions. Able to interpret a variety of technical instructions and can deal with multiple variables.

MATHEMATICS ABILITY: Ability to compute discount, interest, profit, and loss; commission markup and selling price; ratio and proportion and percentage. Able to perform very simple algebra.

LANGUAGE ABILITY: Ability to read periodicals, journals, manuals, dictionaries, thesauruses, and encyclopedias. Ability to prepare business letters, proposals, summaries, and reports using prescribed format and conforming to all rules of punctuation, grammar, diction, and style. Ability to conduct training, communicate at panel discussions and make professional presentations.

JOB DESCRIPTION INTENT & PURPOSE

Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well-constructed job descriptions are an integral part of any effective compensation system.

All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all inclusive. Additional functions and requirements may be assigned by managers as deemed appropriate.

In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.

Job descriptions are not intended as and do not create employment contracts. Sun Federal maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.

Employee Signature

Date

This Job Description is not a complete statement of all duties and responsibilities comprising this position.