



## Branch Manager – Loan Officer

**DEPT./LOCATION:**

**REPORTS TO:**

**CLASSIFICATION:** Exempt/Full-Time

### **Position Summary:**

The Branch Manager is responsible for the day-to-day operations of the branch by ensuring effective and efficient operations, quality customer service and compliance with existing regulations and policies. The Branch Manager is also responsible for growing loans and deposits at their assigned branch, as well as facilitating communication between management, various departments and employees through oversight, guidance, and training.

### **Duties and Responsibilities:**

1. Responsible for all responsibilities outlined in the Loan Officer job description.
2. Acts as the first point of contact for staff regarding questions on account titling, products, policies, procedures and addressing customer concerns as they arise.
3. Understand and support all bank-wide initiatives in a positive manner.
4. Develop and maintain proficiency with job-related systems and equipment utilized.
5. Keeps up to date on River Bank's products, services, policies and procedures in order to be a valuable resource at assigned branch.
6. Assess risk when making exceptions to policies and procedures as warranted by executing sound decision making.
7. Support staff at assigned branch in developing sales and service skills that build positive relationships with customers and promote needs based selling.
8. Continuously develops new and existing customer relationships; working to increase loan and deposit growth each year.
9. Monitor branch activity including number of transactions, volume, teller errors, teller overages and shortages, teller and loan cross sells and new accounts.
10. Actively develops team through continuous coaching and training on site, scheduling additional training with the Training Department as necessary.
11. Works with Human Resources to develop coaching and performance improvement plans as warranted to ensure employees receive the support they need to be successful in their roles at the first sign of performance falling below expectations.
12. Actively participates in the completion of performance reviews with employees by assigned deadline.



13. Recognizes areas in need of support and actively proposes solutions to Management and Human Resources as warranted; assisting with the development of tools as needed.
14. Maintains control over audit procedures to ensure compliance with controls and reports any weaknesses to the President or Chief Administrative Officer (CAO).
15. Responsible for overseeing the security and safety of the branch by continuously training on security and safety policies and procedures, reporting any areas of concern to the Security Officer.
16. Responsible for interviewing, hiring and training new employees with the assistance of the Human Resources and Training departments.
17. Responsible for ensuring termed employees are immediately removed from building access and bank systems.
18. Support Community Reinvestment Act (CRA) by actively participating in bank sponsored and community events or organizations.
19. Assess branch maintenance needs and report findings to maintenance.
20. Responsible for the timely reviewing of employee time cards and payroll changes, as well as additional employee paperwork as needed.
21. Other duties as assigned.

**Desired Knowledge, Skills and Abilities:**

1. Excellent verbal and written communication skills.
2. Ability to demonstrate the highest level of ethical behavior.
3. Possesses a strong enthusiasm for River Bank and employee development.

**Position Requirements:**

1. Ability to take initiative and prioritize tasks; good time-management, problem prevention, and problem-solving skills.
2. Knowledgeable of financial institution laws and regulations.
3. Excellent attention to detail.
4. Strong leadership skills.
5. Ability to deal with stressful situations, work effectively with high workloads and display a positive, professional appearance/attitude.
6. Ability to maintain confidentiality of sensitive information.
7. A degree in Business Administration, Accounting, Finance or a related field is preferred.
8. Five years of experience and/or training in a banking environment or related experience.



**Work Environment/Physical Demands:**

Work is performed largely in an office environment, during normal business hours. Deadline pressure is an integral part of the job. Regular mental and visual concentration for computer usage and reading complex and technical compliance information is required. Position will alternate between walking, sitting, standing, stooping, bending, and occasional lifting up to 50 pounds of office supplies and/or documents throughout work shift.

**Acknowledgement:**

I understand that this job description describes the general nature and level of work performed by associates assigned to this position. It does not state or imply that these are the only duties and responsibilities assigned to the job, and does not create an employment contract. I also understand that I may be required to perform other job-related duties as requested by Management. All requirements are subject to change over time, within Management's sole discretion, and to possible modification to reasonably accommodate individuals with a disability.

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Print Name

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Signature

\_\_\_\_\_

Date