

## Horizon Credit Union — Job Description

**Job Title:** Branch Manager I

### **SUMMARY:**

Guide and manage branch office in providing quality service to new and existing members in account transactions, loan applications and new accounts. Lead staff by exemplifying Core Values. Solve problems within established policies and guidelines.

**ESSENTIAL DUTIES AND RESPONSIBILITIES** include the following. Other duties may be assigned.

- Maintain a highly motivated and well-trained staff, maintaining effective employee relations. Support hiring efforts of qualified applicants.
- Apply and evaluate policies and procedures set for the branch. Ensure that the branch is in compliance with credit union regulations and procedures, and federal and state laws and regulations set forth by the National Credit Union Administration and other regulatory agencies.
- Evaluate the job performance of branch office staff to ensure quality of work and service to members. Schedule and cross-train adequately to ensure effective branch succession and efficient branch operation.
- Conduct loan interviews. Process, recommend approval and/or close loans.
- Monitor branch activity, including number of transactions, volume, teller errors, loan volume, product sales and new accounts. Recommend and monitor budget to management relative to the physical, human resource and other costs of the branch operation.
- Be the community Credit Union Representative. Participate in branch networking opportunities. Create and maintain a cross-selling environment within the branch.
- Manage the security and safety of the branch. Analyze and monitor security and safety policies and procedures on an on-going basis. Ensure that staff receives on-going training on security and robbery procedures.
- Monitor branch operations and appearance to ensure a consistent, professional approach. Appearance and operations include but are not limited to policies such as Dress Code and Branch Facilities as well as actions expected per our Core Values.

- Assist staff or members in solving complex account problems.

**SUPERVISORY RESPONSIBILITIES:**

Manages branch subordinates. Is responsible for the overall direction, coordination, and evaluation of these individuals.

Carries out supervisory responsibilities in accordance with the organization's policies and applicable laws. Responsibilities include training employees; planning, assigning, and directing work; appraising performance; rewarding and disciplining employees; addressing complaints and resolving problems.

**PERFORMANCE STANDARDS:**

The Branch Manager is expected to attain branch goals in savings, lending, account relationships, transactions, and profitability. Productivity standards are determined from time to time to reflect the traffic, volume and market opportunities for the branch.

**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 the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**EDUCATION and/or EXPERIENCE:**

Bachelor's degree (B. A.) from four-year college or university; plus three to five years' related experience and/or training; or equivalent combination of education and experience. Technically savvy, sales oriented background preferred. Related work experience may substitute for education.

**LANGUAGE SKILLS:**

Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.

**MATHEMATICAL SKILLS:**

Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages, area, circumference, and volume. Ability to apply concepts of basic algebra and geometry.

**REASONING ABILITY:**

Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.

**CERTIFICATES, LICENSES, REGISTRATIONS:**

No requirement. Must pass applicable requirements within first six months of employment.

**OTHER SKILLS and ABILITIES:**

Ability to operate a personal computer and relevant software to access the credit union's accounting system and member account information. Basic input, output, error correction, general ledger account structure knowledge essential to be able to perform the job.

Ability to operate a personal computer to perform simple accounting tasks such as account reconciliation. Spreadsheet application knowledge desirable.

**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. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit; use hands to finger, handle, or feel objects, tools, or controls; and talk or hear. The employee frequently is required to stand, walk, and reach with hands and arms. The employee is occasionally required to climb or balance and stoop, kneel, crouch, or crawl.

The employee must occasionally lift and/or move up to 50 pounds.

**WORK ENVIRONMENT:**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee occasionally works near moving mechanical parts and in outside weather conditions and is occasionally exposed to moderate cold and heat.

The noise level in the work environment is usually moderate.