

WESTBY CO-OP CREDIT UNION

POSITION: Branch Manager

STATUS: Exempt

REPORTS TO: President

DATE: September 2019

Position Summary: The Branch Manager guides the branch office staff in providing quality service to members in the areas of account transactions, loan applications, new accounts, and solving problems within established policies and guidelines.

Principal Duties and Responsibilities:

Each branch location will operate somewhat differently based on the size of the branch and the communities they serve. Although daily operation may not be identical for all branches, following are the expectations of each Branch Manager.

Supervisory Responsibilities:

- Along with Human Resources, recruit and select quality applicants for vacancies, ensuring that the Credit Union is adequately staffed with competent employees.
- Schedules branch staff along with the Member Service Representative Supervisors ensuring adequate staffing based on member flow in the branch office.
- Maintains a highly motivated, well-trained staff. Analyzes training needs and coordinates with Human Resources training programs that address those needs.
- Encourages & assists staff members in the optimum utilization of their skills and abilities in meeting Credit Union objectives.
- Displays a commitment to giving members the highest quality service. Promotes member service to all employees.
- Provides information to new staff members to ensure the smooth and successful transition of new hires into the branch.
- Establishes and maintains effective employee relations. In cooperation with Human Resources, investigates and takes appropriate action to resolve performance conflicts and problems. Documents all significant events.
- Evaluates the job performances of the branch office staff to ensure quality of work and service to members. Recommend salary adjustments.
- Holds periodic staff meetings to discuss areas needing improvement, changes in procedures, new developments or services and to present general information. Problem solves by accepting input from employees.
- Develop position standards with Human Resources, chart workflow, and adjust workloads when necessary, according to type and amount of office volume.

Operational Responsibilities:

- Monitor branch operations to ensure that a professional image and approach are being consistently exercised.
- Create and maintain a cross-selling environment within the branch office.
- Works with the Vice-President of Lending on planning and program development activities, assists with the development and implementation of goals and plans of action consistent with Credit Union objectives.
- Serves as a member of the management team. Responsible for long-range strategic planning and development of operational plans for the branch.

- Prepares, implements, and supervises the budget for the branch office which is consistent with the overall strategic plan and budget of the Credit Union. Responsible for expense allocation for the branch.
- Along with the Vice-President of Lending and/or the Management Team, develop, apply, and evaluate policies and procedures for the branch.
- Manage and recommend the purchase of equipment and supplies.
- Work with the internal auditor to ensure compliance with internal controls.
- Ensure that the branch office is in compliance with federal laws and regulations set forth by the Office of Credit Unions, NCUA, and other regulatory agencies.
- Assess the service effectiveness of the branch office on an ongoing basis and develop strategies to generate feedback and new ideas to aid in increasing service effectiveness.
- Monitor office activity, including but not limited to: transaction volume, teller errors, loan volume, teller and loan personal sales records, and new account volume.
- Monitor key product / sales within the branch office to ensure profitable and sound business practices for the Credit Union, a high quality of service for members, and to ensure that employees are maximizing opportunities to sell products.
- Maintains a broad understanding of financial reports as they relate to WCCU's bottom line.
- Manage the security and safety of the branch office by analyzing security and safety policies and procedures and alerting the staff of any changes.
- Be the lead person to handle maintenance and other issues with the building including working with landscapers, snow removal, HVAC and all other items as it pertains to building maintenance.

Lending Responsibilities:

- Maintain up-to-date knowledge of all WCCU lending products and services, policies, and rates in order to determine and meet the financial needs of our members.
- Assist members with loan applications. This includes quoting rates and terms, blue book valuations, payment calculations, quoting Credit Insurance, Vehicle Service Agreements, and GAP, and informing the member of the features and benefits of all lending related products and services.
- Underwrite and make approval decisions based on the information received. Work with the loan processors to ensure completion of all necessary paperwork. Meet with members to close loans.
- Maintain up-to-date knowledge of WCCU's lending policies and procedures as well as FCRA guidelines, Equal Credit Opportunity Act, Wisconsin Consumer Act, and other regulations pertaining to lending.
- Maintains delinquency within acceptable parameters.
- Manage the lending functions for the branch office with overall responsibility for all lending activity, which includes reviewing loans prepared by lending personnel in order to achieve proper reporting, follow-up and staff development.

Other Duties and Responsibilities:

- Keeps current in field by reading published information and attending authorized seminars and conferences. Occasional out-of-town travel.
- Demonstrates accuracy and thoroughness and promotes this attribute to all employees.
- Gets involved in professional and/or community activities to make a contribution to local community/profession and to be more visible in the community.
- Represents the branch on committees that may be formed.
- Manage the branch facility with the responsibility for its overall physical maintenance.

- Balance and replenish the automated teller machine located at the branch office.
- Assist on the teller line.
- Works on assigned Saturdays throughout the year.
- Other job-related duties as may be necessary to carry out the responsibilities of this position.

Work Relationships and Scope: Reports directly to the Vice-President of Lending. Works closely with all other directors, managers, supervisors and staff of the Credit Union. Due to the nature of the position, will work with all staff members at WCCU on an occasional or regular basis.

Performance Dimensions:

- Must be accessible and responsive to the branch needs and concerns of management and employees.
- Must possess the ability to gain the trust and respect of management and employees.
- Ability to work with a wide range of personalities in a courteous, effective, and efficient manner.
- Soundness of decision-making in all areas is essential.
- Must maintain the integrity of confidential information.
- Promotes quality, accuracy, timeliness, reliability and thoroughness of work performed.
- Is punctual and reliable.

Knowledge, Skills and Abilities Required:

- Advance coursework in Business, Finance, or a related field required.
- At least three years of experience in a Credit Union (or other financial institution) required.
- Prior supervisory experience preferred.
- Knowledge of the Credit Union movement preferred.
- Professional, well-developed interpersonal skills necessary for supervising branch staff and servicing Credit Union members.
- Knowledge of all Credit Union policies and procedures and all branch services and products.
- Intermediate mathematical skills required (calculations and concepts involving decimals, percentages, fractions, etc.).
- Knowledge of accounting and regulative laws pertaining to consumer, commercial, and mortgage loans.

Skills and Abilities:

- Requires skill in: writing clearly and understandably; using a word processor and spreadsheet programs on a personal computer to produce reports/correspondence and track statistics; making presentations to groups (employees, management, public relations) and in explaining complex policies and practices; non-defensively resolving conflicts between people.
- Requires ability to: plan, prioritize and organize work effectively; work effectively under pressure and time deadlines; analyze problems (not just symptoms), propose reasonable solutions, make logical decisions, carry-out decisions made, and follow-up with feedback where appropriate.
- Must travel to the other Credit Union offices on an occasional basis.

Working Conditions:

Job Conditions/Work Location: Work is performed almost exclusively in a pleasant office environment. Hours of work will generally be during regular business hours and average over 40 hours a week. There will be some variation in work hours due to special projects, deadlines, and other concerns. Occasional out-of-town business travel is required for business and education.

Physical Requirements: Ability to sit for extended periods of time, regularly access files (some standing, walking, climbing, bending, stooping, lifting and carrying of light materials). Frequent mental and visual concentration required for computer usage.

Equipment Used: Copy machine, calculator, telephone, computer, typewriter, fax machine, and other office equipment.

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

Received by Employee

Date