

SCFG POSITION DESCRIPTION

Position Title:	Branch Manager (Level 1-4)
FLSA Status:	Exempt
Department:	TBD
Reporting To:	Retail Market Manager/Market President
Direct Reports (#)	Tellers, Head Tellers, Customer Service Representatives, and Others
Location:	Various
Salary Grade:	Depends on Level
Original or Revised Date:	August 13, 2012

Basic Function:

Responsible for managing all aspects of branch operations. This position is accountable for the financial performance of this business unit including: customer satisfaction, effective application of all policies, procedures and practices, financial targets and all assigned goals and objectives.

Determination of Level:

The level of a Branch Manager is determined by senior management and is based on the ongoing successful operation of the branch. Additionally, the size of deposits at the branch are also indicative of the management level. The following scale is used to evaluate typical deposit levels:

<i>Branch Manager Level</i>	<i>Size of Branch Deposits</i>
Branch Manager-1	≤\$20 million
Branch Manager-2	>\$20 million ≤\$40 million
Branch Manager-3	>\$40 million ≤\$80 million
Branch Manager-4	>\$80 million

Essential Duties & Responsibilities:

1. Manages the employees of the Branch.
2. Performs lending task, underwriting and business development per bank procedures and policies.
3. Manages loan portfolio, collections and exceptions.
4. Manages the expenses of the Branch.
5. Manages the operations of the Teller line.
6. Represents the Branch in community activities.
7. Ensures the operating efficiency of the building and grounds.
8. Collects on past due loans to ensure loan losses are minimized.
9. Follow all other instructions and perform any other job- related duties.

10. Successfully manage and coach staff to develop necessary skills and proficiencies for effective and efficient performance of assigned duties and responsibilities
11. Assures that all qualified employees receive equal opportunity and consideration regardless of race, color, religion, sex/gender, national origin, age, disability, sexual preference, physical handicap, veterans' status or any other characteristics protected by law.
12. Conforms in all respects with applicable federal, state and local laws, regulations, ordinances and other orders, and to all company policies, procedures and directives from the employee's superiors, and takes appropriate steps to assure compliance by personnel under the employee's supervision.
13. Complies with all information requests from auditing, finance, human resource departments and the risk department in order to insure compliance with laws and company policy.

Required and Preferred Qualifications

Education (minimum/preferred): College degree required or equivalent experience. Master degree in Business Administration, Accounting or Finance preferred. Advanced course work through banking accredited programs (AIB, ABA, etc.) required.

Work Experience (minimum/preferred): The minimum required job-related experience needed to demonstrate competence to perform the job is five years, or equivalent experience, in bank operations including loan production and credit administration (8-10 years preferred). Must have appropriate levels of work experience in the areas of loan collections, operations and credit administration and the ability to cross-sell bank products.

Compliance: The incumbent has the responsibility to acquire and maintain the required knowledge of State and Federal Banking regulations and policies and those regulations and policies inherent to position requirements.

Minimum Physical Requirements

Activity requirements include the ability to:

- Express or exchange ideas by means of the spoken word.
- Perceive the normal range of sounds with no less than a 40-decibel loss at 500 Hz and 2,000 Hz with or without correction.
- Visually identify and distinguish between various documents and currency with normal range of sight having no less than 20/40 to 20/50 vision with or without corrections.
- Reach and retrieve objects outside of immediate range.
- Stand or support oneself and stay in an upright position.
- Raise substantial objects from lower to a higher position or moving objects horizontally from position to position.
- Pinch or pick and maneuver small objects by whatever means.

The incumbent is not substantially exposed to adverse environmental conditions, but requires sedentary work such as exerting up to 10 pounds of force 5% of the time and a negligible amount of force approximately 90% of the time.

General Statements:

1. The duties listed are not set forth for the purposes of limiting the assignment of work. They are not to be construed as a complete list of the many duties normally to be performed under a position title or those to be assigned and performed temporarily outside an employee's normal line of work. The incumbent will be required to follow any other instructions and to perform any other job-related duties.
2. Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the incumbent will possess the abilities and aptitudes to perform each task proficiently.
3. "Ability" means to possess and apply both knowledge and skill.
4. This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.



5. This position description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully-competent performance, and other non-discriminatory issues.
6. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
7. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
8. This position description does not create an employment contract, implied or otherwise, other than an "at will" employment relationship.

To Apply:

Interested parties should send their resume directly to Jane Prescott at jane.prescott@southcrestbank.com.
