

**Retail Banking Division**

**Job Title:** Branch Manager/Consumer Lender  
**Grade:** Depends on Experience (Minimum Job Grade 27)  
**Category:** Exempt  
**Reports to:** Division President

**Job Summary:**

Responsible for the effective management of branch staff, lending, operations and profitability of a full service lending branch. Develops new business and expands existing customer relationships. Exercises usual authority of a manager concerning staffing, coaching, training performance appraisals, salary recommendations, promotions and terminations. Provides sales and service to consumer and commercial customers.

Interviews and closes (or declines) consumer loan applications received by the bank. This position accepts consumer loan applications to determine acceptability of the credit request based on the bank's predetermined lending guidelines. Completes input of application as well as collateral information in order to produce loan documents for customer's acceptance.

**General Description/Duties:**

Duties include, but are not limited to the following:

- Responsible for the day-to-day operations and profitability of a full service lending branch.
- Oversees operational functions to comply with policies, procedures and bank regulations.
- Manages the branch staff to achieve established objectives.
- Coaches and trains staff in area of customer service, consumer lending, internal controls, security procedures and equipment. Communicates corporate mission and direction to the branch staff.
- Sets performance standards, gives clear direction, delegates and schedules work, monitors performance, gives on-going feedback/coaching and conducts effective performance reviews.
- Maintains a cost effective branch in accordance with business plan and budgetary constraints.
- Reviews responsibility reports, and approves and controls expenditures. Makes recommendations to management regarding annual budget.
- Maintains knowledge of retail banking products and services as well as knowledge of the industries or market areas served.
- Leads and directs branch in new business development efforts and expansion of existing relationships. Assures the prompt delivery of service that meets customer needs and exceeds their expectations.
- Conducts regularly scheduled team meetings to communicate pertinent information.

- Ensure that each approved loan application meets the bank's lending standards. The loan officer will approve loans within the limits of a preapproved lending authority.
- Assist customers with loan questions or problems
- Ensure compliance with the Bank's guidelines by obtaining exception approval signatures on loan applications when needed.
- Collects on past due loans as well as overdrawn checking accounts as needed.
- Keep past due loans and collateral exceptions to a minimum as determined by management.
- Performs community service activities necessary to generate a presence in the community.
- Supports Community Reinvestment Act (CRA) through business development efforts and educates branch staff in CRA requirements.
- Position will be required to comply with all Federal and State banking laws and related regulations, to include but not limited to the Bank Secrecy Act.
- Performs other duties, tasks and special projects as required, assigned or directed.

**Requirements:**

- Bachelor's degree or equivalent related Banking experience.
- Previous branch management and lending experience strongly preferred.
- Previous management experience required.
- Effective interpersonal communication and presentation skills (both written and oral).
- Proven analytical and problem solving skills. Ability to derive innovative solutions.
- Requires analytical ability to evaluate credit status and make fair and impartial decisions.
- Knowledge of bank operations and security policies, practices, and procedures.
- Ability to develop and train staff in branch operations, customer service, sales, and security.
- Ability to solve a wide variety of practical and customer service problems.
- Ability to manage multiple projects simultaneously.
- Demonstrate leadership, project management, team building, and time management skills.
- Ability to exercise discretion and handle sensitive and confidential issues.
- Proficient computer skills and active engagement using new technology.

**To Apply:**

Visit [www.accessunited.com](http://www.accessunited.com).