

# Branch Manager - St. Clairsville, OH

## ST. CLAIRSVILLE, OH

### Position Requirements, Experiences, and Credentials:

- Minimum of a High school graduate or equivalent. Additional college coursework in business or finance, bank management school, or a bachelor's degree in related field is preferred.
- Minimum of five (5) years related experience in a community bank or related financial institution, with a minimum of two (2) years of Management/Supervisory experience.
- Specific certifications or credentials in banking and/or NMLS is also preferred.
- Thorough knowledge of bank services and products.
- Understanding of related legal and regulatory requirements.
- Familiarity with branch functions, policies, and procedures.
- Strong interpersonal, leadership, and supervisory skills.
- Well organized.
- Ability to operate related computer applications and related business equipment.
- Attention to detail.
- Ability to maintain an effective and efficient workflow.
- Must meet and comply with all requirements set forth in the SAFE Act, including, but not limited to successful completion of the required background checks and obtaining a unique identifier from the NMLS for Managers with lending duties.
- Experience in ensuring compliance with all governing regulations with emphasis on AML-BSA/SAR/OFAC monitoring and reporting.

### Position Overview/Summary:

The branch manager will administer operation of a branch office with total savings deposits of varying amounts, depending on the size, goals and other standards of the institution. Branch manager will open and close the branch; maintain and stay abreast of security policies and procedures, be responsible for operational procedures and practices within the branch. The branch manager will be responsible for the overall profitability of their location. They will also oversee branch compliance. They will represent the financial institution to the community through good customer relations. The branch manager will call on and correspond with local businesses to generate loan leads and deposit business sufficient to meet the branch's assigned goals. They will be assigned lending duties depending on branch office. They will also handle customer problems and complaints.

The Branch Manager is also responsible for the effective performance of their assigned retail location(s), including operations, production, customer service, training, security and safety in accordance with the bank's policies and objectives. The Branch Manager contributes to the Bank's success by delivering outstanding customer service, employee

development and achieving individual and branch sales goals through new business development and customer retention. The Branch Manager demonstrates a thorough understanding of all Bank products, systems, processes and procedures. The Branch Manager is proficient in training and delivering new accounts, consumer lending, effectively cross-selling related products/services and developing customer relationships. The Branch Manager serves as an Ambassador of our bank's mission, vision and values. They provide leadership, accountability, encouragement and training to Branch team members in the pursuit of the Bank's long-term goals.

### **Primary Responsibilities:**

- **Assumes responsibility for the effective and efficient performance of branch operations.**
  - Supervises work scheduling and workflow of daily routine operations to ensure excellent customer service while managing efficient employee hours.
  - Ensures operations are conducted in accordance with established bank policies, procedures and with legal regulatory requirements.
  - Ensures branch security. Opens and closes the building in accordance with set hours and test security equipment quarterly.
  - May act as a Loan Officer, by delivering and processing all consumer loans, including home equities, in accordance with bank policies and procedures.
  - Supervises and assists with customer service functions.
  - Researches and resolves escalated customer service issues, acting as a liaison between the customer and other bank departments when necessary.
  - Implements changes to established policies and procedures within the branch.
- **Assumes responsibility for maintaining proper cash controls.**
  - Ensures all branch transactions are balanced at the close of each day.
  - Oversees individual accountability for the handling of cash and assists tellers in resolving balancing issues.
  - Periodically verifies cash in possession of tellers and cash on the premises.
- **Effectively supervises branch staff, ensuring optimal performance.**
  - Provides leadership through effective objective setting and communication.
  - Directly supervises branch personnel. Ensures high quality work and efficiency in operations are maintained. Assigns, directs, coordinates, and reviews tasks.
  - Conducts regular meetings with branch employees to inform and train. Discuss areas needing improvement.
  - Ensures personnel are well trained in all phases of their respective jobs. Completes orientation of new employees in overall branch

procedures. Performs cross training as necessary. Conducts security training.

- Ensures personnel are effective and optimally used. Determines appropriate staffing levels for proper utilization of human resources.
- Tracks individual progress and conducts performance reviews on each employee at least twice annually. Formulates and implements corrective actions as needed. Recommends promotions for employees as appropriate. Provides leadership training to employees seeking management opportunities.
- Demonstrates effective mentoring, coaching and support of team members.
- Fosters a culture of sales and service, encouraging effective, positive employee relationships within the branch team and with other departments.
- Ensures an exceptional customer experience by observing staff, providing feed-back and modeling desired behaviors.
- Approves all timecards for each branch employee. Ensures accurate attendance records including paid time off.
- **Assumes responsibility for establishing and maintaining effective, professional business relations with customers.**
  - Ensures customers' requests and questions are promptly resolved. Handles customer complaints.
  - Ensures customers are informed of bank services and policies. Counsels customers regarding their financial needs and services requested.
  - Actively pursues new customer relationships through ongoing business development, networking and participation in community events/activities.
  - Ensures the bank's quality reputation is maintained and projected.
- **Assumes responsibility for the effective administration of branch functions.**
  - Ensures branch operations are well coordinated with accounting, loan processing, and operations.
  - Manages and oversees expenses. Pursues cost-saving measures.
  - Continually seeks ways to improve branch operations and products and to meet established goals.
  - Prepares periodic branch activity reports and makes recommendations to management for improvements.
  - Ensures proper maintenance and general housekeeping of the building, grounds, work areas, desks, and equipment is carried out, including snow and ice removal.
  - Ensures adequate supplies, forms, and equipment are available for personnel.
  - Institutes prudent safety measures.
  - Keeps management informed of branch activities, progress toward established objectives, and of any significant problems. Requests assistance when necessary.
- **Assumes responsibility for compliance function as required.**

- Accountable for compliance with all laws, regulations, and adherence to established internal controls and procedures when performing job duty.
  - Expected to be familiar with the legal and regulatory requirements and internal controls affecting with said job responsibility.
  - Responsible for communicating upward, problems in operations, noncompliance with the code of conduct, or other policy violations or illegal actions.
  - Must participate in required training or pertinent compliance laws and regulations as required by the Bank.
  - Must be committed to maintain a high level of compliance with the Bank Secrecy Act and Anti-Money Laundering Act, USA PATRIOT Act and Financial Recordkeeping regulations recognizing that all three acts are important tools in federal efforts to combat organized crime, terrorism, and drug trafficking.
- **Performs other duties as assigned.**

Compensation is commensurate with experience level. Position is eligible for all full-time benefits, including, health, dental, and vision insurance, paid time off, and retirement plan.

Interested candidates should submit their resume and cover letter to **Meghan Ball at [hr@belmontsavingsbk.com](mailto:hr@belmontsavingsbk.com)**

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