



Branch Manager

Job Classification: Exempt
Reports To: COO
Date: 08-10-2021

Summary

Responsible for building long term relationships with clients including but not limited to opening new accounts, selling bank services, consumer and small business lending, handling various issues by finding the right solutions for their financial needs, providing expert advice regarding products and services, and effectively referring clients to other business lines within the Bank as needed. Daily management and oversight of the retail staff in the Rome location, ensuring a high level of customer service, monitoring sales targets, and promoting the culture within the branch.

Key Duties and Responsibilities

Adaptability

- Ability and willingness to alter behavior and opinions considering new information, changing situations and/or different environments and cultures.
- Ability to adapt and work effectively within a variety of situations and with various individuals or groups.

Bank Operational Knowledge

- Achieve a satisfactory level of technical skill or knowledge in bank operational issues including compliance, loss prevention, and operational terms; includes keeping up with current developments and changes in bank operations as it pertains to the role.
- Adheres to all physical and IT security procedures to ensure protection of all employees and customers in addition to Bank assets and systems.

Communication

- Communicate proactively and consistently with team members regarding developments and changes in bank operations, compliance, and loss prevention.
- Actively listen, speak, and act in a manner that results in powerful and effective action internally and externally. This also includes effective written communication.

Customer Service Focus

- Provide a superior level of customer service and customer relations as it pertains to assisting new or existing clients with professionalism, integrity, and courtesy for both in person and telephone interaction with all customers.
- Consistently demonstrates and executes understanding of knowledge of River City Bank's products and services seeking opportunities to meet the customer's underlying needs and to leverage this information to benefit them and River City Bank.
- Maintains relationships with key clients through involvement with community activities, and general business contacts.
- Handles customer complaints effectively transforming complaints into opportunities to improve service performance, reduce costs, and improve bottom line.
- Complete customer requests timely and thoroughly regarding disputes, research, maintenance requests, policy questions, etc.

Problem Solving & Decision Making

- Ability to take initiative and utilize sound judgment in decision-making and include management in higher-level problem solving.
- Identify and analyze problems and develop viable solutions including but not limited to balancing innovative thinking with use of formal tools and recognizing the need for modified approaches when necessary.
- Ability to delegate and make decisions working with senior management to implement necessary changes.

Sales and Service

- Actively sell products and services based on River City Bank's needs-based approach.
- Consistently works to lead and assist branch in meeting or exceeding deposit goals as set forth by Management.
- Strive to achieve personal sales goals in both deposits and loans
- Demonstrates a satisfactory level of knowledge of all River City Bank's products to successfully take in referrals for other products or services, including Wealth Management, and appropriately refer to other departments and business lines within the Bank.

Leadership/Management

- Ability to lead and support the retail staff by assisting with daily transactions, workflow, issues, training, and sales as needed.
- Demonstrates ability to plan, coordinate, and organize the retail team for overall efficiency and coverage of the branch for overall efficiency.
- Ability to work well independently but also lead the team with a collaborative approach.

Overall

- Build and maintain positive relations with all clients, potential customers, and co-workers.
- Creates an environment of commitment to compliance, including but not limited to the BSA/AML and OFAC Compliance Program which encompasses: acting with integrity even in difficult situations; completing training in a timely manner; setting an example for others in diligently reporting suspicious activity; and understanding both your individual and the organization's responsibilities around fair and responsible banking and to use that knowledge to serve customers fairly and consistently.
- Maintains a proficient knowledge of all department and Bank policies, procedures, and regulations that pertain to all duties within the job as specified.
- Complete other duties as assigned.

Knowledge, Skills, & Abilities

- High School Degree or equivalent required
- Minimum of 3-5 years' experience in banking preferred
- Management experience preferred
- Interpersonal skills necessary to relate to and empathize with others
- Excellent oral and written communication skills
- Experience in sales preferred with ability to lead and encourage sales growth
- Participate in all required compliance training, including Bank Secrecy Act/anti-money laundering training, as well as internal and external training programs, online training, meetings, and seminars/conferences, etc. as required for the position as it evolves.
- Additional duties include backup to the Personal Banker and Universal Banker roles as needed.