

## **JOB DESCRIPTION**

**TITLE:** Manager, Branch Operations  
**REPORTS TO:** Community Branch Manager

This position is a managerial position and will assist the Community Branch Manager in the effective and efficient functioning of the branch by providing high quality service, both internally and to members.

This role needs to not only operate within an established set of policies and procedures but also to ensure effective application of those policies and procedures and to support and supervise branch staff in working within the rules and boundaries the credit union has established. This position will assist the Community Branch Manager in guiding and supervising branch office staff in providing quality service to members and through sales and service of products with the expectation of meeting or exceeding branch and individual goals.

This position attains, tracks, reports, supervises and leads others in sales performance in accordance with assigned production goals. This position is cross trained in all branch functions and thinks ahead to branch needs and potential solutions.

This position will prepare and deliver formal staff feedback, including coaching plans, warnings, career development and performance appraisals. This position will also work with the Community Branch Manager and Head Office regarding hiring decisions and discipline.

### **Essential Functions:**

#### **Sales and Service:**

- Utilize a consultative sales approach to determine member financial needs. Apply product and service knowledge to a member's specific needs, discussing product options with the member. Initiates exploratory discussions with members and manages these leads into sales.
- Has a positive, professional, and approachable service attitude that demonstrates a commitment to the member and KCU.
- Actively and appropriately offers all the credit union's services to current and prospective members, including recognizing opportunities to fulfill the member's additional financial needs. Initiates exploratory discussions.
- Regularly follows and manages staff to service expectations including acknowledging members in the lobby, greeting techniques, listening skills, using members' names and shows respect for members.

- Adopts a leadership role in branch efforts, including product promotions. Understands and focuses self and staff on branch goals. Meets individual production goals and coaches staff to meeting their goals.
- Performs the sales activities outlined in KCU's business plan.
- Working toward full implementation of a proactive product offering culture. Keeps sales & service top of mind for employees.
- Embraces a proactive commitment to continuous improvement of programs, procedures, and systems; independently takes action to solve a problem; exhibits a "can-do" attitude.
- Ensures the branch appearance meets established standards.
- Provides branch operations and staff performance feedback to the Community Branch Manager on an ongoing basis.
- Represents him/herself professionally and in a manner, that is a positive reflection to the credit union. This includes but is not limited to sales and service leadership, demonstrating accountability for actions and responsibilities, maintaining composure under stress, and fostering and maintaining positive and appropriate workplace relationships. Understands the importance of and consistently His/her style is approachable and collaborative.
- Develop and deliver branch operations and fulfilling member needs meetings.
- Assists branch staff by answering questions, solving problems, and helping with complex work-related matters. Handles personnel problems within range of responsibility. Performs other supervisory duties assigned.
- Provides direct supervision over all branch staff to ensure optimal level of member service in conformity with established credit union policies and procedures.
- Assists in the preparation and delivery of reviews for direct reports, including developing coaching plans and any necessary disciplinary actions.
- Ensures that relationships with staff members are appropriate, taking care to avoid situations that would weaken the level of perceived authority.
- Coaches branch staff to expected level of professionalism within the credit union, and acts as a role model in this area.
- Actively represents the credit union in industry related, commerce, civic, community or charitable organizations.

#### Staff Supervision:

- Provides direct supervision to the branch staff to ensure optimal level of member service in conformity with established policies and procedures. Schedules and delegates branch work and provides training for branch staff. Oversees the front line scheduling to ensure appropriate service levels are met.
- Provides feedback to staff and to supervisors on staff performance.
- Prepares and delivers reviews including developing coaching plans and recommends and implements disciplinary action where necessary.
- Ensures that relationships with staff members are appropriate, taking care to avoid situations that would weaken the level of perceived authority.

#### Self -Development:

- Identify developmental areas and seek out appropriate learning opportunities for yourself and staff.
- Demonstrates a commitment to learning, an acceptance of change and an understanding of the important roles and needs of other departments
- Demonstrates initiative and assumes additional responsibility with enthusiasm.
- Maintains current on all credit union products and keeps informed of developments in the credit union industry and the communities we serve.

#### Job Requirements:

- Organizational skills
- Experience and full proficiency in all branch responsibilities
- Able to assist members with all needs
- Leadership, coaching and management skills, including the ability to motivate others and lead change
- Verbal and written communication skills
- Computer skills: Windows, web-based systems, Microsoft applications including word, Excel, PowerPoint and e-mail.
- Able to train and develop staff

- Experience and full proficiency in exploring and fulfilling all member requests including opening accounts, taking loan applications and performing loan closings.
- Ability to generate rapport and foster member relationships
- Understanding of consumer utilization of banking products

Position Knowledge:

- Maintains an expert level of proficiency in all KCU and regulatory policies, procedures and controls as they pertain to branch banking. Utilizes tact and experience-based knowledge to resolve member complaints and issues and can effectively explain and justify specific policies and procedures. Has a solid understanding of why procedures are in place and can discuss it to that level with audiences ranging from members to management.
- Can autonomously make appropriate and effective decisions regarding policy, and can exercise sound judgment as necessary.
- Responsible for overall daily operation of the branch and oversees timely completion of required reports and audit functions. Fully proficient in all teller line tasks.
- The Manager, Branch Operations is able to assist members in more complex lending and saving situations.
- Applies advanced knowledge and experience to situations and can recognize potential concern for fraud or other loss, including reputation risk (to a member or KCU).
- Answers questions and solves problems for members and KCU staff concerning all services provided by the credit union by listening to problems, collecting data, securing answers, and reporting results to the inquiring party.
- Understands and can explain how goal attainment impacts branch profitability including core deposit and loan to deposit ratios. He/she demonstrates awareness of those factors in decision making.
- Team Leadership

Education:

- Bachelor's Degree
- Previous banking and managerial experience