



Branch Manager

DEPT./LOCATION: Stoddard, DeSoto & Ferryville

REPORTS TO: Commercial Lending Manager

CLASSIFICATION: Exempt/Full-Time

Position Summary:

The Branch Manager is responsible for the day-to-day operations of the branch in regards to managerial and administrative functions. This position is responsible for growing loans and deposits of the office, as well as maintaining communication between employees through support, guidance, and training.

Duties and Responsibilities:

1. Performs all duties of a commercial lender. See Commercial Lender job description.
2. Reviews reports on growth, operations and productivity.
3. Formulates recommendations and provides feedback to supervisors regarding operational policies and procedures.
4. Maintains control over audit procedures to ensure compliance with controls and reports any weaknesses to their Supervisor.
5. Monitors office activity, including deposit transactions and loan volume.
6. Responsible for setting and meeting/exceeding annual branch deposit and loan growth goals.
7. Keeps up to date on River Bank's deposit and loan products, services, policies and procedures in order to effectively train and motivate staff to cross-sell and ensure these responsibilities are appropriately enforced.
8. Acts as a resource for staff regarding questions on policies, procedures and addressing customer concerns as they arise.
9. Counsels customers with any concerns regarding service, bank policy or procedure.
10. Makes exceptions to policies and procedures as warranted by sound business decisions.
11. Manages, schedules, supervises, and motivates branch staff in an effort to maintain optimal employee and customer satisfaction levels.
12. Assists in performance management by helping to prepare and deliver annual reviews.
13. Assists in managing the security and safety of the branch by analyzing security and safety policies and procedures.
14. Assists in interviewing, hiring and training new employees.
15. Assess branch maintenance needs and report findings to Maintenance.



16. Processes timecards and other employee paperwork as needed.
17. Interacts with developmental agencies, solicitors, accountants and auditors.
18. Oversees all functions within their branch, demonstrating flexibility and independent judgement to address issues as they arise.
19. Other duties as assigned.

Desired Knowledge, Skills and Abilities:

1. Ability to demonstrate the highest level of ethical behavior.
2. Ability to remain flexible in order to adapt to changes in the work environment.
3. Ability to maintain confidentiality of sensitive information.
4. Leadership and supervisory skills.
5. Ability to work under pressure.

Position Requirements:

1. Bachelor's Degree in Business Administration, Accounting, Finance or a related field.
2. Knowledge of deposit and lending operations, products and services; related state and federal laws and regulations.
3. Excellent verbal and written communication skills.
4. Ability to take initiative and prioritize tasks; good time-management, problem prevention, and problem-solving skills.
5. Five years of experience and/or training in a related field.

Work Environment/Physical Demands:

Work is performed largely in an office environment, during normal business hours. Deadline pressure is an integral part of the job. Regular mental and visual concentration for computer usage and reading complex and technical compliance information is required. Position will alternate between walking, sitting, standing, stooping, bending, and occasional lifting up to 50 pounds of office supplies and/or documents throughout work shift.

Acknowledgement:

I understand that this job description describes the general nature and level of work performed by associates assigned to this position. It does not state or imply that these are the only duties and responsibilities assigned to the job, and does not create an employment contract. I also understand that I may be required to perform other job-related duties as requested by Management. All requirements are subject to change over time, within Management's sole discretion, and to possible modification to reasonably accommodate individuals with a disability.



Print Name

Signature

Date