



AVP/Branch Manager

Job Title: AVP, Branch Manager **Reports to:** VP- Chief Retail Officer

Classification: Exempt

SUMMARY

As AVP/Branch Manager you will be responsible for the effective management of your branch and staff. You will inspire and motivate your staff to deliver a superior customer experience by your actions and attitude. With the Chief Retail Officer, you will help establish goals and branch initiatives. You will need to thoroughly understand our loan and deposit services to meet our customers' needs and expectations and simplify their banking relationship.

ESSENTIAL JOB FUNCTIONS/DUTIES

1. Maintain and develop relationships with small business customers. Create partnerships between First Fed Delta and the community.
2. Create a service environment within the branches by promoting ownership and accountability for improving customer service.
3. Help branch personnel understand overall bank and individual branch objectives and how to achieve them.
4. Provide staff with training and/or coaching as needed.
5. Market and promote the bank's services and products.
6. Maintain compliance with bank policies, procedures, and regulatory requirements.
7. Monitor and make decisions related to overdrafts, service charges, return items, charge backs, etc.
8. Communicate and implement new ideas and marketing strategies within branch market area to improve sales, cross-sells, marketing, and staff development.
9. Responsible for the accuracy on all new accounts opened at the branch.
10. Analyze applicants' financial status, credit, and property evaluations consistent with the bank's underwriting requirements.
11. Obtain documentation and prepare loan files for loan processing, underwriter review, and approval.
12. Maintain a professional image and standards consistent with company policies and practices.
13. Keep informed of trends and developments in the local markets and the competitive environment as well as changing rules and regulations pertaining the banking industry.
14. Complete required annual banker's training, as assigned.
15. Other duties as assigned.

COMPETENCIES

1. Customer/Client Focus
2. Financial Management
3. Performance Management
4. Problem Solving/Analysis
5. Technical Capacity



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KNOWLEDGE, SKILLS, and ABILITIES REQUIRED

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Education/Experience:
 - a. Bachelor's Degree is preferred. High School Diploma/GED is required.
 - b. Two years of retail mortgage banking experience is strongly preferred.
2. Certificates and Licenses:
 - a. NMLS License is/will be required.
3. Language Ability:
 - a. Ability to write reports, business correspondence, and procedure manuals.
 - b. Ability to effectively present information and respond to questions from managers, clients, customers, and the public.
4. Math Ability:
 - a. Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages.
5. Reasoning Ability:
 - a. Ability to define problems, collect data, establish facts, and draw valid conclusions.
6. Computer Ability:
 - a. Previous experience using Microsoft Office programs (Word, Excel, PowerPoint, etc.)
 - b. Ability to learn FFOD's core processing systems.

SUPERVISORY RESPONSIBILITIES

Directly supervises branch employees. Carry out supervisory responsibilities in accordance with the organization's policies and applicable laws. Responsibilities include interviewing and training employees; planning, assigning, and directing work; appraising performance; rewarding and disciplining employees; addressing complaints and resolving problems.

WORK ENVIRONMENT

The work environment is team-based. It is structured to support teamwork and reward the success of team players. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.