

# *Western Rockies Federal Credit Union*

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## **POSITION DESCRIPTION**

**POSITION TITLE:** Branch Manager

**DEPARTMENT:** Branch

**CLASSIFICATION:** Exempt

**APPROVED BY:** President/CEO

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### **REPORTING RELATIONSHIPS**

**POSITION REPORTS TO:** DIRECTOR OF OPERATIONS / DIRECTOR OF LENDING

**POSITIONS SUPERVISED:** BRANCH STAFF

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### **POSITION PURPOSE**

Responsible for directing and administering the operational efforts of the Branch. Ensures that established policies and procedures are followed. Oversees provision of a full range of services to members and prospective members. Ensures that members are promptly and professionally served. Directs, and supervises Branch staff.

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### **ESSENTIAL FUNCTIONS AND BASIC DUTIES**

1. **Assumes responsibility for the effective and efficient performance of Branch operations.**
  - a. Supervises work scheduling and workflow of daily routine operations.
  - b. Ensures that operations are conducted in accordance with established Credit Union policies and with legal and regulatory requirements.
  - c. Ensures Branch security. Opens and closes the building in accordance with set hours and tests security equipment.
  - d. Acts as a Loan Officer, processing and approving member loans within established policies and limits.
  - e. Supervises and assists with Member Services functions. Cross-sells Credit Union services.
  - f. Implements changes to established policy and procedures within the Branch.
2. **Assumes responsibility for maintaining the proper cash controls.**
  - a. Ensures that all Branch transactions are balanced at the close of each day.
  - b. Oversees individual accountability for the handling of cash and assists tellers in resolving balancing problems.

- c. Controls and handles daily deposits in accordance with established policies and procedures.
  - d. Periodically verifies cash in possession of tellers and cash on the premises.
3. **Effectively supervises Branch staff, ensuring optimal performance.**
- a. Provides leadership through effective objective setting and communication.
  - b. Directly supervises all Branch personnel. Ensures that high quality work and efficiency in operations are maintained. Determines work methods and flow through assigning, directing, coordinating, and reviewing tasks.
  - c. Conducts regular meetings with Branch employees to inform and train. Discusses areas needing improvement and changes in procedure.
  - d. Conducts weekly meetings with Branch management staff to coordinate activities for the following week.
  - e. Ensures that 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.
  - f. Ensures that personnel are effective and optimally used. Determines appropriate staffing levels for proper utilization of human resources.
  - g. Tracks individual progress and conducts performance appraisals on each employee. Formulates and implements corrective actions as needed. Recommends promotions for employees as appropriate.
  - h. Approves all sick leave, vacation, overtime, and time cards for each Branch employee. Keeps accurate payroll and attendance records.
4. **Assumes responsibility for establishing and maintaining effective, professional business relations with members.**
- a. Ensures that members' requests and questions are promptly resolved. Handles members' complaints.
  - b. Ensures that members are informed of Credit Union services and policies. Counsels members regarding their financial needs and services requested.
  - c. Ensures that the Credit Union's quality reputation is maintained and projected.
5. **Assumes responsibility for the effective administration of Branch functions.**
- a. Ensures that Branch operations are well coordinated with Credit Union accounting, loan processing, and credit functions.
  - b. Pursues cost-saving measures.
  - c. Continually seeks ways to improve Branch operations and productivity and to meet established goals.
  - d. Prepares periodic Branch activity reports and makes recommendations to management for improvements.
  - e. Ensures that proper maintenance and general housekeeping of the building, grounds, work areas, desks, and equipment is carried out, including snow and ice removal.

- f. Ensures that adequate supplies, forms, and equipment are available for personnel.
  - g. Institutes prudent safety measures.
  - h. Keeps management informed of Branch activities, progress toward established objectives, and of any significant problems. Requests assistance when necessary.
6. **Assumes responsibility for related functions as required or assigned.**
- a. Fills in and performs duties in Branch positions as needed.
  - b. Attends assigned training sessions and stays current on new operational procedures.
  - c. Assists with Marketing and business development for the surrounding area.
  - e. Represents the credit union at local and surrounding area events.
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## **PERFORMANCE MEASUREMENTS**

- 1. Branch services are efficiently and effectively delivered in accordance with established Credit Union policies and standards.
  - 2. Current member accounts are maintained or expanded and additional ones solicited. Good business relationships exist with members and their questions and problems promptly resolved.
  - 3. Branch personnel are well trained and efficient, and their activities well coordinated.
  - 4. Required reports and records are accurate and timely.
  - 5. Management is appropriately informed of area activities and of any significant problems. Suggestions are provided for improved efficiency or effectiveness in operations.
  - 6. Good working relationships exist with Branch personnel. Assistance is provided as needed.
  - 7. Branch transactions, loan volumes, expenses, and profitability are in line with Credit Union standards.
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## **QUALIFICATIONS**

**EDUCATION/CERTIFICATION:** High school graduate or equivalent. Additional college coursework in business or finance preferred.

**REQUIRED KNOWLEDGE:** Understanding of the Credit Union's field of membership.  
Thorough knowledge of Credit Union services and products.  
Understanding of related legal and regulatory requirements.  
Familiarity with Branch functions, policies, and procedures.

**EXPERIENCE REQUIRED:** At least five years of related experience in a financial institution, with a minimum of two years of supervisory experience.

**SKILLS/ABILITIES:** 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 work flow.

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## **PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION**

**TALKING:** Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.

**AVERAGE HEARING:** Able to hear average or normal conversations and receive ordinary information.

**REPETITIVE MOTION:** Movements frequently and regularly required using the wrists, hands, and/or fingers.

**AVERAGE VISUAL ABILITIES:** Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery.

**PHYSICAL STRENGTH:** Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally. (Almost all office jobs.)

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## **WORKING CONDITIONS**

**NONE:** No hazardous or significantly unpleasant conditions (such as in a typical office).

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## **MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION**

**REASONING ABILITY:** Ability to apply logical or scientific thinking to define problems, collect data, establish facts, and draw conclusions.  
Able to interpret a variety of technical instructions and can deal with multiple variables.

**MATHEMATICS ABILITY:** Ability to compute discount, interest, profit, and loss; commission markup and selling price; ratio and proportion and percentage.  
Able to perform very simple algebra.

**LANGUAGE ABILITY:** Ability to read periodicals, journals, manuals, dictionaries, thesauruses, and encyclopedias.  
Ability to prepare business letters, proposals, summaries, and reports using prescribed format and conforming to all rules of punctuation, grammar, diction, and style.  
Ability to conduct training, communicate at panel discussions and make professional presentations.

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## **INTENT AND FUNCTION OF JOB DESCRIPTIONS**

*Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well constructed job descriptions are an integral part of any effective compensation system.*

*All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.*

*In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.*

*Job descriptions are not intended as and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.*