

# *Western Rockies Federal Credit Union*

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## **POSITION DESCRIPTION**

**POSITION TITLE:** Branch Manager

**DEPARTMENT:** Grand Junction Branch

**CLASSIFICATION:** Management/Exempt

**APPROVED BY:** President/CEO

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### **REPORTING RELATIONSHIPS**

**POSITION REPORTS TO:** Director of Operations and Director of Lending

**POSITION SUPERVISED BY:** Director of Operations

**POSITIONS SUPERVISED:** Operations and Lending Supervisors, Custodial, Maintenance

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### **MISSION STATEMENT**

As a credit union team member, each associate is expected to receive members in person and by telephone, to provide general credit union information to actively cross-sell credit union products and services and is responsible for superior service to the membership.

Associates will always keep member's transactions and other credit union business in strictest confidence.

Associates will support the credit union mission statement.

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### **POSITION PURPOSE**

Responsible for directing and administering the operational efforts of the Grand Junction 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. Trains, directs, and supervises Grand Junction Branch staff.

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

1. **Assumes responsibility for the effective and efficient performance of Branch operations.**
  - a. Maintains knowledge of operational and lending procedures and policies.
  - b. Maintains knowledge of all credit union products and services.
  - c. Ensures that operations are conducted in accordance with established Credit Union policies and with legal and regulatory requirements.

- d. Implements changes to established policy and procedures within the Branch.
  - e. Supervises work scheduling and workflow of daily routine operations.
  - f. Ensures Branch security. Opens and closes the building in accordance with set hours and Supervises testing of security equipment quarterly.
  - g. Supervises Custodial and Maintenance staff and coordinates their tasks at remote branch locations.
  - h. Ensures that a good working relationship exists with Western Rockies FCU personnel.
  - i. Must have the ability to function independently in all areas and solve basic operational problems.
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. Oversees 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. Directs Branch Supervisors and associated personnel. Ensures that high quality work and efficiency in operations are maintained. Determines work methods and flow through assigning, directing, coordinating, and reviewing tasks.
  - d. Provides training, coaching, development and motivation for branch personnel.
  - e. Conducts regular meetings with Branch employees to inform and train. Discusses areas needing improvement and changes in procedure.
  - f. Conducts weekly meetings with Branch Supervisors and staff to coordinate activities for the following week.
  - g. Ensures that personnel are well trained in all phases of their respective jobs. Completes orientation of new employees in overall Branch policies and procedures. Performs cross training as necessary. Conducts security training.
  - h. Ensures that personnel are effective and optimally used.
  - i. Tracks individual progress and reviews performance appraisals on each employee at least annually. Formulates and implements corrective actions as needed. Recommends promotions for employees as appropriate. Provides leadership training to employees seeking management opportunities.
  - j. Supervises approval of 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 proper member service is being delivered and improves member service experiences.
  - b. Builds sustainable relationships and trust with members through open and interactive communication.
  - c. Ensures that members' requests and questions are promptly resolved. Handles members' complaints.
  - d. Ensures that members are informed of Credit Union services and policies. Counsel members regarding their financial needs and services requested.
  - e. Ensures that the Credit Union's quality reputation is maintained and projected.
  - f. Assists with Marketing and business development for Grand Junction and the surrounding area.
  - g. Represents the credit union at local and surrounding area events.
  
5. **Assumes responsibility for the effective administration of Branch functions.**
  - a. Assists Department Directors with development and implementation of financial objectives, branch business plans, and institutional goals.
  - b. Assesses local market conditions and identifies current and prospective business opportunities.
  - c. Participates in local networking to improve the presence and reputation of the branch.
  - d. Promotes the credit union within the community.
  - e. Ensures that Branch operations are well coordinated with Credit Union accounting, loan processing, and credit functions.
  - f. Manages and oversees expenses. Pursues cost-saving measures.
  - g. Continually seeks ways to improve Branch operations, productivity and helps to meet established goals.
  - h. Prepares monthly Branch activity reports and makes recommendations to management for improvements.
  - i. Ensures that proper maintenance and general housekeeping of the building, grounds, work areas, desks, and equipment is carried out, including snow and ice removal.
  - j. Ensures that adequate supplies, forms, and equipment are available for personnel.
  - k. Institutes prudent safety measures.
  - l. 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. Attends meetings as required.

- d. All other duties as assigned.

## **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. Provides assistance as needed to Branch personnel.
  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.  
Excellent selling, communication and negotiation skills.

Relationship management skills and openness to feedback.  
Highly motivated and target driven with a proven track record in sales.  
Prioritizing, time management and organizational skills.  
Leadership and human resources management skills.  
Ability to operate related computer applications and related business equipment.  
Attention to detail.  
Ability to maintain an effective and efficient work flow.

**EDUCATIONAL COURSES REQUIRED** (Within 6 month probationary period of hire date):

**Core Modules**

Credit Union Orientation  
Member Services  
Security

**Member Services Modules**

Money and negotiable Instruments  
Member Services  
Cross-Selling

**Consumer Lending**

The Lending Process  
Lending Products and Regulations  
Collections

**Credit Union Sales**

Improving and Maintaining Quality Service  
Successful Sales Techniques  
Interpersonal Skills: Understanding Your Impact on Members

**Savings Plus**

Opening New Accounts  
Individual Retirement Accounts  
Investment Choices for Members

**Credit Union Security**

Preventing Fraud  
Security Issues

**Member Services Level II**

Working Effectively with difficult Members and Staff  
Helping Members Understand and Solve Problems: Your Role as  
Financial Educator  
Using Technology to Improve Member Service

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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.

<b>REPETITIVE MOTION:</b>	Movements frequently and regularly required using the wrists, hands, and/or fingers.
<b>AVERAGE VISUAL ABILITIES:</b>	Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery.
<b>PHYSICAL STRENGTH:</b>	Sedentary work; sitting 50% of the time. Exerts up to 25 lbs. of force occasionally. (Almost all office jobs.)

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## WORKING CONDITIONS

<b>NONE:</b>	No hazardous or significantly unpleasant conditions (such as in a <u>typical</u> office).
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## MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

<b>REASONING ABILITY:</b>	Ability to apply logical or scientific thinking to define problems, collect data, establish facts, and draw conclusions. Able to <u>interpret</u> a variety of technical instructions and can deal with <u>multiple variables</u> .
<b>MATHEMATICS ABILITY:</b>	Ability to compute discount, interest, profit, and loss; commission markup and selling price; ratio and proportion and percentage. Able to perform very simple algebra.
<b>LANGUAGE ABILITY:</b>	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.*