

Job Title: Assistant Branch Manager

Job Description

Reports to: Branch Manager

Supervises: Relationship Associates and Relationship Bankers

Date last edited March 2023

Position Summary: Assists the Branch Manager to achieve profit, growth, and customer service objectives within established bank policy. Supervises and coordinates activities of the Relationship staff involved in performing internal operations in branch office by performing the following duties personally or through subordinates. In addition to the operational duties, this position serves as backup to the Branch Manager. This position is non-exempt and reports to the Branch Manager.

%	Key Performance Areas	Performance Measures
%35	Account Opening/ Relationship	<p>Acts as a consultant in assisting customers in uncovering needs and meeting financial goals. Determines when it is appropriate to make referrals for customers who require assistance in an area beyond their level of expertise — such as mortgage or small business lending. In all, an Assistant Branch Manager will be able to:</p> <ul style="list-style-type: none"> • Identify customer needs and collaborate on possible solutions. • Manage customer relationships and communicate professionally. • Resolve a variety of simple to complex questions including customer maintenance requests and inquires (i.e. address change, stop payments, research requests, bill pay, internet banking, etc.). • Explain the features and benefits of all banking products and services including all consumer accounts, business deposits, and non-real estate loan products. • Ability to take all consumer loan applications excluding real estate. • Follow account-opening procedures. • Understand and effectively explain the purpose of various federal regulations. • Maintain and explain the importance of account security and customer confidentiality. • Effectively use available resources for problem resolution.
30%	Operational/ Compliance	<p>Ensures proper coverage of branch personnel to achieve high standards of customer service and efficiency goals. Serves our customers by processing over the counter transactions and recognizing customer needs. Monitors branch activities for compliance with Federal and State regulations, as well as adheres to all Minster Bank’s policies and procedures at all times.</p>

		<ul style="list-style-type: none"> ▪ Processes transactions in an accurate and professional manner using their own judgment within established limits regarding the validity of transactions presented. ▪ Assists customers with various inquiries and concerns by being knowledgeable of the bank operations, products and services offered. ▪ Balances cash drawer and maintains acceptable cash level in his/her work area by following bank procedures and policies. ▪ Processes proof work with the Panini scanner accurately and timely. ▪ Adheres to bank audit and compliance policies and procedures. ▪ Identify possible physical and information security risks and maintain security awareness.
%30	Supervision	<p>Responsible for the selection and development of branch staff through continuous observation, monitoring and encouragement.</p> <ul style="list-style-type: none"> • Regularly provides feedback to employees to help employees develop professionally. • Ensures that the retail staff is properly trained and kept informed of bank policies and procedures. • Helps grow branch deposits through level of service provided by staff and referrals made. • Responsible for all branch operational reports and in-branch audits. • Ensures that subordinate employees participate in training that supports our culture of respect.
%5	Other	Any other duties that may be assigned.

Minimum Qualifications

Education and/or Experience - Associate's degree (A. A.) or equivalent from two-year college or technical school; or six months to one year related experience and/or training; or equivalent combination of education and experience.

Language Skills -Ability to read, analyze, and interpret general business periodicals, professional journals, or governmental regulations. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers and customers.

Mathematical Skills - Ability to calculate figures and amounts such as discounts, interest, commissions, and percentages. Ability to apply concepts of basic algebra and geometry.

Reasoning Ability - Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form. Ability to deal with problems involving several concrete variables in standardized situations.

Competencies

Operations Knowledge - Thoroughly understands the operational procedures for his/her position and how they affect or relate to other departments in the bank. Serves as an expert for others.

Product Knowledge - Has a broad knowledge of the products and services offered. Is aware of the features and pricing of the products and services they support. Is able to recommend the appropriate product or service that will meet the customer's needs.

Compliance Knowledge - In addition to having a solid knowledge of general bank-wide regulations, the employee has a thorough knowledge of regulations & laws that relates to his/her department. Other employees might rely on this employees' compliance knowledge to answer questions.

Sales & Service - Is able to lead a team to achieve sales goals while balancing the needs of the customer. Coaches/teaches sales methods to those they supervise. Provides a consistent level of service to all internal and/or external customers. Maintains good communication by keeping the customer up-to-date on the progress of a request. Follows through on requests, questions, or complaints. Displays a positive, professional image and maintains composure at all times.

Teamwork - Able to build morale and group commitments to goals and objectives; Balances team and individual responsibilities; Exhibits objectivity and openness to others' views; Gives and welcomes feedback; Contributes to building a positive team spirit; Puts success of team above own interests; Supports everyone's efforts to succeed.

Computer Skills - Demonstrates a solid understanding of the technology utilized in his/her position. Consistently looks for ways to use technology to create efficiencies. Able to troubleshoot minor problems. May serve as an expert to others.

Physical Requirements

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Physical Activity	Definition
Physical Strength	Employee must be able to stand and/ or sit for periods of time while waiting on customers. Employee may be required to walk, reach, lift, carry and bend. This job also requires the ability to lift and/or move up to 10 lbs. Occasionally, may need to lift more than 10 lbs.
Finger Dexterity	Employee will have to use fingers to make small movements, such as typing, picking up small objects, or pinching fingers together.
Talking	The ability to convey information accurately by speaking to customers and other employees.
Hearing	Able to hear average or normal conversations and receive ordinary information.

Visual Abilities	Specific vision abilities used by this job are close vision, distance vision, peripheral vision, depth perception and ability to adjust focus.