

POSITION DESCRIPTION

POSITION TITLE: Assistant Vice President – Branch Operations

REPORTING RELATIONSHIPS

POSITION REPORTS TO: President/CEO

POSITIONS SUPERVISED: Branch Staff

POSITION PURPOSE

Responsible for overall operation of the Branch and satisfying members' financial needs while meeting individual, department, organization sales and operational goals. Responsible for the Credit Union's retail sales processes in the Branch Operations departments through the development of credit union policies, procedures, goals and delivery of retail sales. Functions as a member of the Senior Management Team, participating in the establishment and implementation of the goals and objectives of the Credit Union. Works collaboratively with CEO, other Senior Managers, auditors, examiners, and external partners. Serves on the Loan Committee, ALCO and Risks Committee and presents department updates in board meetings. Also serves as the administrator for our account opening and loan origination platforms.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

- act as a financial coach by reviewing credit reports with members to identify areas of improvement as well as identifying products and services that may benefit the member. Coach staff to be able to help members in the same manner;
- identify and evaluate needs of potential members and refer members to partner departments as necessary to fulfill product and service needs includes, but not limited to mortgage and insurance;
- actively drive business development efforts through active participation in community functions, credit union events, and makes monthly business calls;
- oversee the control and mitigation of losses, including teller over/shorts, cash balancing, and teller check cashing fraud;

- ensure the prevention of fraudulent activities through adherence to Credit Union policies and procedures;
- meet/exceed branch evaluation requirements;
- oversee completion of audits assisting as needed and audits vault monthly;
- ensure compliance with all applicable laws as well as BHCSCU policies and procedures;
- oversee balance of general ledgers and completes monthly reports as needed;
- ensure branch employees are scheduled to meet member service needs;
- ensure the branch receives a satisfactory rating on operations and internal cash controls audits;
- serve as, and fulfill the responsibilities of BSA and Compliance Officer;
- manage retail sales through coaching sessions on product and service presentation, member profiling, sales calls, product/service documentation and referrals, and ensure timely follow-up assessments on the sales expertise of the LO/Teller;
- manage and conduct sales and coaching classes for branch staff (which includes instruction on daily huddles, goal setting, staff sales coaching, and on-going classes with specific sales topics) and ensure timely follow-up assessments;
- manage and conduct the sales processes associated with all out-bound call activity which includes planning, sales scripts, tracking and validation of sales results;
- conduct training on branch processes, new account processes and documentation, loan documentation as they relate to the sales objectives and conduct follow-up assessments/validation of staff performance;
- work closely with the CEO to coordinate the curriculum design of sales training for LO's, Tellers and other employees in sales positions;
- manage and validate the opening, processing and documentation of member accounts of all types, certificates of deposit, Individual Retirement Accounts, safe deposit boxes, debit and credit cards;
- manage branch FTE to ensure the staffing model consistently meets the business needs;
- manage overtime of branch personnel as well as p/t hours;
- supervise all Branch Operations regarding the development and implementation of our retail sales programs working individually or using specified staff through delegation of authority. This includes program/process research on retail financial institution product and service sales training, specific retail sales one-on-one coaching, follow-up assessments and monitoring of trained staff sales competencies;
- work closely with CEO and MSS to uncover process improvements and inefficiencies;
- work with internal auditor and compliance to ensure written policies and procedures are being adhered to by personnel;
- serves as a liaison between the Credit Union and external auditors and state and federal regulatory authorities.
- responsible for scheduling a monthly delinquency meeting with Senior management and CEO on matters concerning delinquencies and collection efforts.

- oversee the Loan Officers and Underwriters functions which include maintaining and following credit union lending and underwriting policies and guidelines.
 - perform various other duties as assigned.
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QUALIFICATIONS

Required Experience

- Must have a minimum of four (4) years in branch operations and sales management with demonstrated expertise in a financial services environment;

Skills, Education and/or Certifications Required

- High School Diploma/GED;
 - Effective leadership and analytical skills including working knowledge of financial statement analysis,;
 - Measurable ability to develop and manage results-oriented sales coaching;
 - Strong mentoring and relationship building skills with ability to effectively manage group and interpersonal conflict situations;
 - Strong negotiation, interpersonal, written and oral communication skills – including statistical reports;
 - Must have a working knowledge of rules and regulations governing credit unions and investment products;
 - Must be proficient in current Windows OS and MS Office software with advanced Excel skills (CRM experience preferred);
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WORK SCHEDULE/REMOTE WORK

Hours: This is a full-time exempt position that is not eligible for overtime pay after 40 hours in a work week. Office hours are 7:30am-4:30pm (Mon-Thurs), 7:30am-5:30pm (Fri), and the credit union is closed on weekends.

Remote Work: This position is not eligible for a remote work schedule.