



COMMUNITY CREDIT UNION of FLORIDA
Position Description
Branch Market Manager

Reports to: AVP – Branch Sales
Department: Branch Sales

Grade: 11
Job Group: Exempt

The primary function of this position is to assist Community Credit Union of Florida in living out our Mission, *“Always improve the financial well-being of our members and make a positive difference in our community.”* One of the primary means to achieve this end is to develop a highly effective team of employees and develop each employee to their highest potential through coaching and leadership. Responsible for ensuring that outstanding service is delivered to both internal and external members. The Branch Market Manager is responsible for the overall balanced performance of assigned branches (the market) with an emphasis on consumer lending, deposit growth, and non-interest income generation while ensuring branches maintain operational and member service standards; he or she provides leadership, training, and supervision within the branches and promotes business for the credit union. The incumbent is responsible for attaining established branch goals through active participation in quality service management and assuming responsibility and accountability for adherence to Credit Union policies and procedures.

ESSENTIAL DUTIES

1. Abides by CCU’s Service Promises when helping a member or co-worker to ensure timely responsiveness to the individual’s needs. Promotes teamwork, respects opinions, abilities and contributions of others and conveys a willingness to assist and cooperate with others for the benefit of the organization.
2. Ensuring all activities run smoothly and efficiently and is responsible for attaining established departmental goals, ensuring adherence to all credit union standard operating policies and procedures, as well as state and federal regulations and guidelines.
- 3) Responsible for directing herself/himself in a professional manner and always instilling the Community Credit Union Mission, Core Competencies, and Service Standards.
- 4) Responsible for maintaining internal and external service levels commensurate with Community Credit Union’s Internal Service Survey’s and MemberView Experience Survey’s.
- 5) Responsible for providing leadership and coaching to all team members within the assigned branches to ensure maximum attainment of sales and service standards as well as individual performance plans.
- 6) Initiate, direct, and participate in outside community development, membership development, and business development efforts; responsible for branch prospecting for new membership to increase overall membership, deposit, and loan growth.
- 7) Actively involved in instilling and maintaining a positive sales environment through education of the credit union’s products and services; monitors staff in quality of service and product presentation compared to goals. Coaches employees to maximize opportunities to cross-sell products and services.
- 8) Contributes to the overall profitability of the branches through costs controls, income generation, and branch marketing efforts. Monitors key products and sales within branch to ensure profitable and sound business practices and a high quality of service for members.

- 9) Work with the AVP – Branch Sales to optimize scheduling and staffing levels in assigned branches to include hiring, goal setting, feedback sessions, performance reviews, transfers, promotions, training, etc.
- 10) The Branch Market Manager is responsible for the general supervision of staff including the evaluation, training, recruitment and discipline of branch employees. The individual demonstrates the ability to recognize performance problems and address them in a timely, appropriate fashion and is able to define, measure and increase staff productivity as needed. The position is responsible for promoting cooperative, and productive behavior.
- 11) Assists the Teller Manager in resolving balancing errors and verifying vault cash. Completes periodic audits of all Teller Manager functions and completes regular audits of member and loan files, general branch activities and other related functions. Performs all teller duties in absence of Teller Manager.
- 12) Maintains on-going communication with AVP – Branch Sales, informing the individual of all pertinent problems, irregularities, new developments, changes and other important information within the area of responsibility.
- 13) Ensures maximum security is maintained with regard to cash, operating procedures and other valuables according to the established security policy; conducts unannounced audits of all branch cash funds and cash limits; ensures the branch is in compliance with established credit union policies, procedures and state and federal regulations.
- 14) Conducts all necessary activities relating to branch maintenance. Communicates all branch facility and maintenance needs to VP– Member Experience or AVP – Branch Sales.
- 15) Maintains loan and membership portfolio in a manner that is consistent with annual branch goals. Consistently applies sound decision making techniques pertaining to inquiries, approvals and requests as they apply to existing policies and procedures; keeps within assigned approval limits and uses instances of assisting staff as learning tools for development.
- 16) Attends training sessions and meetings as required and actively participates in special functions geared toward select employee group and network development.
- 17) Performs other related duties as assigned and works on special projects as assigned.

ENVIRONMENT AND PHYSICAL ACTIVITY

The environment for this position is an open, non-confined office-type setting that is clean and comfortable where the incumbent is free to move about at will. It may include some minor annoyances such as noise, odors and drafts.

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.

While performing the duties of this job, the employee is frequently required to spend time writing, typing, speaking, listening, lifting (up to 25 pounds), carrying, seeing (such as close, color and peripheral vision, depth perception, and adjusted focus), sitting for long periods of time (up to 8 hours), pulling, walking, standing, squatting, kneeling, and reaching.

The incumbent for this position may operate any or all of the following: telephone, cellular telephone, copy and fax machines, calculator, film equipment, typewriter, computer terminal, personal computer, and related printers.

MENTAL DEMANDS

The incumbent in this position must be able to: read and interpret documents or instruments, perform highly detailed work, assist or guide problem solving, resolve employee issues, perform mathematical functions, conduct meetings and presentations, prepare written communication, perform analytical reasoning, withstand stress, handle multiple, concurrent tasks and constant interruptions. Possess excellent member contact, verbal and written communication skills.

POSITION REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- Bachelor's degree from a four-year college or university; or two (2) or more years of related experience and/or training; or the equivalent combination of education and experience. Work related experience must consist of branch management operation, lending and a supervisory background and exceptional customer service and sales background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, is required to be applicable to the financial industry.
- Intermediate experience, knowledge and training in progressively responsible branch management/supervisory position and knowledge of related state and federal compliance regulations, credit union operational policies and procedures, and the credit union's products and services. Solid experience, knowledge and training in all lending activities and terminology.
- Ability to read, analyze and interpret general business periodicals, professional journals, and technical procedures. Ability to deal with somewhat complex problems involving multiple facets and variables in non-standardized situations.
- Excellent organization and time management skills, with ability to multi-task and the ability to provide leadership, supervision and training using positive supervisory techniques to ensure maximum productivity; demonstrated ability in organization and delegation skills. Ability to work with limited supervision and inspection of work while performing duties and be a strong team player.
- Demonstrates ability to cross-sell and explain all credit union products and services with confidence and authority.
- Intermediate skills in computer terminal and personal computer operation, including word-processing, spreadsheet and account opening software programs. Advanced math skills to calculate interest and balance accounts, including, but not limited to the ability to add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals. The incumbent must also possess the ability to locate routine errors, count currency, coin and negotiable instruments in a timely manner.
- Exceptional oral, written and interpersonal communication skills, with the ability to apply common sense to carry out instructions and instruct others, interpret documents, understand procedures, write reports and correspondence, communicate clearly to members and employees.

- Current Florida driver's license and a vehicle with appropriate insurance coverage, if required to drive in the course of performing assigned duties and responsibilities.

The incumbent must be able to perform this position safely, without endangering the health or safety to individual or others.

Management reserves the right to change this position description at any time according to business needs.

Review and Approval: Indicates review by incumbent and approval by supervisor.

Employee: _____ Date: _____

Supervisor: _____ Date: _____

Human Resources: _____ Date: _____