

Job Title

Branch Manager

Short Description

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. The Branch Manager is responsible for ensuring that outstanding service is delivered to both internal and external members, and ensures branch sales, service, and operational activities run smoothly and efficiently. The incumbent provides leadership, training, and supervision to the branch team and develops new membership, deposits, and loans for the credit union by maintaining exceptional member service. The incumbent is responsible for ensuring established branch goals are obtained through active coaching and development of Tellers, Teller Managers, Member Service Representatives, and Member Service Lenders.

Full Description**ESSENTIAL DUTIES**

- 1) Demonstrates enthusiastic support of corporate mission, core values and long-term objectives by performing job duties within our bylaws, regulations, Board of Directors policies, established internal and external service standards and our work procedures while possessing adequate product knowledge as measured by the annual product knowledge assessment.
- 2) Delivers service to both internal and external members that is in alignment with the credit union's Service Promises and meets all established service goals.
- 3) 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.
- 4) Assists in attaining established departmental goals and adheres to all credit union standard operating policies and procedures, as well as state and federal regulations and guidelines.
- 5) Manages direct reports to maximize productivity, efficiency, and the potential of the human assets of the company, including hiring, directing job assignments, setting performance expectations, monitoring staff performance, coaching, counseling, training, assuring compliance with regulatory requirements and organizational mission, values, service standards, policies,

and work rules. Appraise performance and provide recommendations for staff compensation, promotion, and termination, as appropriate.

6) Coordinates activities of the retail branch team. Communicates sales information, marketing initiatives, policy, procedure and/or operational changes to the branch team.

7) Coordinates scheduling for branch team members and ensures teller stations and platform stations are ready for business throughout the business day and that all members are served timely. Performs as a Member Service Lender and assists branch team members with difficult transactions and decisions.

8) Assists the Teller Manager or Performs in the absence of a Teller Manager the monthly audits required for compliance. Investigates teller out-of-balances. Ensures daily balancing procedures are followed, reconciles teller operations at the end of the day and assists team members in balancing.

9) Contributes to the overall profitability of the branch 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.

10) Instills and maintains a positive sales environment through education of the credit union's products and services; monitors team in quality of service and product presentation compared to goals. Coaches team members to maximize opportunities to cross-sell products and services.

11) Assists with telephone support by responding to member inquiries and problems in a professional, timely manner; follows up on inquiries with informational materials and/or phone contact; investigates and corrects errors and resolves problems or other issues; helps members to utilize electronic delivery channels for convenience.

12) Maintains on-going communication with supervisor, 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; 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 the Director of Member Experience.
- 15) Ensures accurate completion/communication of assigned operational reports.
- 16) 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.
- 17) Creates, develops, and implements the steps necessary to support policy, product, or procedural changes and to ensure smooth implementation.
- 18) Attends training sessions and meetings as required and actively participates in special functions geared toward SEG (select employee groups) and network development.
- 19) Follows policy and procedures related to Bank Secrecy Act (BSA), Anti-Money Laundering (AML), Customer Identification Program (CIP) and Customer Due Diligence (CDD) daily to ensure compliance with current regulations.
- 20) Performs other related duties as assigned and works on special projects as assigned.

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.

- Associates degree from a two-year college or university; or one (1) 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 the ability to multi-task and the ability to provide leadership, supervision, and training using positive supervisory techniques to ensure maximum productivity; demonstrates 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 of the individual or others.

Education

Associates degree from a two-year college or university; or one (1) 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.

Additional Comments	Apply for this role here or reach out to Theresa Cavanaugh: https://ccuflorida.hrmdirect.com/employment/job-openings.php?search=true&
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