



Retail Branch Administrator

General Job Description

Credit Union of Atlanta is seeking an experienced professional to serve as its Retail Branch Administrator.

Credit Union and Community Detail

One of the oldest credit unions in the country, Credit Union of Atlanta was chartered in 1928 to serve the employees of the City of Atlanta. CUA now also serves employees of Fulton County, Atlanta Public Schools, and several other select employer groups, and the community at large through our connection with the Getting Ahead Association. A member of Inclusiv (formerly the National Federation of Community Development Credit Unions) and certified as a Community Development Financial Institution (CDFI) and a Minority Depository Institution, the credit union is poised to branch out into the larger community it serves to provide the products and services its members need to help reach their financial goals. With over \$85 million in assets, the credit union has two locations in the downtown Atlanta area.

Credit Union of Atlanta is situated in the heart of the West End, Pittsburgh, Adair Park, Mechanicsville, Ashview Heights, Castleberry Hill, and Governmental District sections of Atlanta, and is positioned to become a key provider of financial services to this growing hub of residential and commercial life and the surrounding communities.

Essential Functions:

- Responsible for day-to-day branch operations and successes, achieving branch goals, motivating, mentoring and leading branch employees, and operating within the Credit Union's budget plan.
- Hires, trains, coaches, mentors and evaluates the performance of staffs.
- Responsible for advancement recommendation and carrying out disciplinary matters of staff when necessary (with input from the VP of Retail Operations.)
- Responsible for supervising and training of teller, member service and loan personnel.
- Trains as a Financial Services Officer and guides branch staffs in providing quality service to members in the areas of account transactions, new accounts, loan applications, and solving problems within established policies and guidelines.
- Responsible for maintaining and monitoring the ATM operations of the credit union, including... monitoring up- and down-time, cash replenishments, repairs; serving as liaison with the outsourced support vendor(s) (ATM driver, cash provider, maintenance and security).
- Complies with applicable policies, procedures and state and federal laws and regulations.
- Provides product, service, account, and compliant disclosure and fee information to current and prospective members.
- Develops and promotes culture that actively cross-sells products and services

- Monitors and tracks sales by subordinates to ensure profitable and sound business practices for the credit union, a high quality of service for members, and training/assistance needs for employees to maximize opportunities to sell products/services.
- Trains in and performs all teller, member service transactions, opens accounts and processes loans as needed, ensures efficient handling of member needs, responds to member inquiries and resolves complex service issues. Serves as Subject Matter Expert for same.
- Engages in business development efforts to support branch and organizational goals with regards to revenue generation and loan and deposit growth. Business development activities will include travel and representation at outside and/or after-hours business functions.
- Responsible for branch goals in support of and organizational strategic objectives and goals. Guides staff in developing action plans to reach stated goals.
- Ensures all staffs comply with security and safety standards and procedures, and ensures that all facilities are kept neat and clean.
- Keeps senior management fully informed about the conditions and operations of assigned areas, and is aware of all important factors influencing them to include but not limited to branch facilities and security.
- Provides excellent member service, in person by phone and in all written or electronic correspondence.
- Handles all branch matters within scope of authority, escalates issues as needed, and resolves and tracks member issues and open items until resolved.
- Maintains a working knowledge of all credit union products and services, organizational policies and procedures, and state and federal regulations related to credit union operations.
- Responsible for maintaining knowledge and understanding current trends, laws, issues and best practices affecting area of expertise.
- Attends meetings, conferences, courses and workshops that will increase professional knowledge and be otherwise beneficial to the Credit Union. This includes but not limited to BSA/AML Compliance Training and understanding employee's role in maintaining an effective BSA/AML compliance program, and completing Elder Abuse, FACT Act and Reg Flag Training.
- Responsible for assisting with maintaining the day-to-day BSA/AML compliance including but not limited to processing CTRs, SARs FINCEN, Verafin and OFAC reporting
- Responsible for providing input on Branch operations and BSA compliance procedures and policies.
- Responsible for ensuring all required regulatory reporting is conducted in a timely, accurate, and compliant manner, including the filing of Currency Transaction Reports (CTRs) and Suspicious Activity Reports (SARs) to FinCEN, as well as FinCEN 314(a) and 314(b) procedures and reporting.
- Acts as liaison/contact for regulatory examinations and internal and external independent reviews or audits pertaining to retail branch operations to include the BSA/AML/OFAC compliance programs.
- Participates in response to exam and audit concerns and assists with the corrective action of all related compliance deficiencies or violations.
- Cultivates strong working relationships and builds trust among team members.
- Conducts weekly and /or monthly documented staff meetings and one on one coaching and development sessions with individual team members.
- Observes internal controls, confidentiality and security of all Credit Union, member and employee information, and adheres to the highest level of business ethics and discretion.
- Supports a team-oriented environment in the workplace and represents the Credit Union, Board of Directors and Management team in the best possible light at all times.
- Ability to develop, track and monitor metrics across retail operations divisions, refining strategy as appropriate.
- Participates in job-related training and employee and departmental meetings, as required.
- Assists and sometimes acts as project leader in special projects, policy and procedure updates.

- Totally embrace, support and project the credit union's, Vision, Mission and Culture to include the Thrilling 30 and encourages staff to do the same.
- Creates high performing teams that drive credit union goals.
- Performs other duties as assigned by the Vice President – Retail Operations.

Education and Qualifications

- Bachelor's degree in a business-related field is required from an accredited university.
- Minimum of 5-7 years of branch operations, lending/underwriting, supervisory experience in a financial institution, preferably a credit union. Will consider equivalent combination of education, skills, qualifications and experience.
- Minimum 6 months Cash handling/teller experience is required.

Required Skills

- All candidates must have a proven record of leadership, attainment of goals and adherence to the highest possible service and performance standards.
- Excellent people/interpersonal, verbal and written communication skills, mature judgment, professionalism, team building and problem/conflict resolution skills, and adherence to confidentiality are critical.
- Excellent attention to detail; organizational, prioritization and time management skills.
- Knowledge and understanding of regulatory compliance.
- Proficiency in Microsoft applications (Word, Excel, Outlook), web browsing, and general office equipment. Cash counting and use of computer equipment requires repetitive keystrokes and manual dexterity.
- Must be able to sit or stand for extended time periods, lift up to 25 pounds, bend and stretch.
- Excellent time management skills: ability to achieve deadlines while accurately and efficiently managing multiple priorities/tasks simultaneously in a fast-paced environment
- Must be able to see, hear and use a telephone and read, write, speak and type English fluently. (Bilingual skills are helpful but not required.)
- Represent the credit union to members in a courteous and professional manner—with a “can-do” attitude, and provide prompt, efficient and accurate service in the processing of transactions.
- Able to hold staff accountable for their results.
- Able to make decisions in complex environments and situations.
- Must be able to work under pressure of time deadlines.
- Ability to always present a professional appearance and demeanor and hold others to this standard.

Please submit the following for consideration: (1) cover letter, (2) resume and (3) salary history and requirements to dcollins@cuatlanta.org.

Incomplete submissions will not be considered.

Credit Union of Atlanta is an Equal Opportunity Employer. M/H/D/V