



Job Profile

POSITION: Branch Manager	INCUMBENT:
DEPARTMENT:	DATE:
REPORTS TO: Senior Manager of Branch Operations	SUPERVISES: Branch Employees

Position Summary:

Reporting to the Senior Manager of Branch Operations, the Branch Manager is responsible for managing, directing, and coordinating the operations and business development and retention efforts of the credit union in delivering quality financial products and services to current and prospective Member-Owners. The incumbent provides effective leadership to champion the staff in the delivery of branch growth, profitability, business development and retention, and Member-Owner satisfaction.

Key Result Areas:

Leadership; Branch Operations/Credit Union Support; Financial Management; Member-Owner Relations; Lending/Deposit Portfolio Management; Human Resource Management; Sales, Marketing and Promotion

Specific Accountabilities:

- Manages the overall branch function including both deposit and loan portfolios. Coordinates and directs the activities of deposit and lending functions, in accordance with established policies and procedures, including consumer and commercial credit, residential and commercial mortgages, asset quality, investment products and financial planning.
- In conjunction with the Senior Manager of Branch Operations, develops the annual branch business development strategy for service, growth and other key areas. Implements and monitors the annual business plan ensuring that staff efforts are focused on achieving goals and are aligned with the credit union's strategic objectives.
- Maintains awareness of changes in the deposits and credit granting fields, including government regulation, technological advancements, consumer needs and preferences, and product offerings and services by other financial institutions.
- Maintains a high level of business retention through the monitoring of Member-Owner activity and ensuring staff are aware of activities and pro-actively asking Member-Owners for their business.

- Monitors the branch sales and service goals, campaign goals and overall performance; and takes corrective action as appropriate.
 - Assists members with their full range of financial needs including day to day banking, borrowing or savings goals; and adjudicates and approves loans and mortgages within the approval limits set for this position or recommends approval or decline of all loans over approved lending limits to the Retail Credit & Collections Manager.
 - Oversees delinquency control and branch collections activities.
 - Implements policies and procedures. In conjunction with the Director of Compliance, directs, coordinates and monitors activities to implement policies, procedures and practices.
 - Ensures that the branch image is favorable, reflecting a sound and secure financial institution that employs prudent housekeeping procedures, safety measures, and provides a pleasant atmosphere for members, including privacy, confidentiality, and ease of use.
 - Manages directly or indirectly the branch staff. Coordinates and supervises the activities of direct reports. Responsibilities include assisting with interviewing, hiring and training employees; planning, assigning and directing work; coordinating and monitoring staffing and workload to provide optimal service in the most cost-effective manner; providing ongoing coaching to reinforce positive behaviours and address performance issues as they arise; conducting performance reviews; addressing complaints and resolving problems; rewarding; promoting; re-assigning; discipline and discharge. Conducts staff meetings to ensure staff are kept up-to-date and well informed on company direction, results and important developments.
 - Ensures branch compliance with audit and security standards, policies and procedures, and loss prevention measures.
 - Completes other projects and duties as assigned.
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Minimum Hiring Qualifications and Experience:

The Branch Manager will have successfully completed a Bachelors Degree with an emphasis in Business or Commerce plus have six to nine years relevant experience, including 3-5 years supervisory experience, in a financial institution; or equivalent combination of training and experience in credit management.

Competency Requirements:

To perform the job successfully at 100% competency, the incumbent must demonstrate the following competencies:

Technical Competencies:

- Written communications
- Work planning and management
- Wealth management
- Strategic management
- Software proficiency
- Sales

- Optimizing risk
- Operation of specialized equipment and technology
- Monitoring and compliance
- Marketing
- Managing the workforce
- Lending
- Knowledge of products and services
- Knowledge of policies and regulatory environment
- Knowledge of financial principles
- Decision making
- Business acumen
- Budget and expense management
- Balance sheet management

Behavioural Competencies:

Core Organizational

- Change Leadership (Level 4) - Follows through on change initiatives
- Building Relationships and Partnerships (Level 3) - Collaborates with stakeholders on an ongoing basis
- Listening, Understanding and Responding (Level 3) - Effectively uses empathy
- Results Orientation (Level 4) – Sets and works to meet challenging goals
- Team Leadership (Level 5) - Positions self as the leader
- Developing Others (Level 4) - Gives feedback to encourage ongoing development
- Strategic Orientation (Level 4) - Integrates goals with operations

Role Specific

Probationary Period:

The probationary period for this position is six months.

Signatures:

Employee

Date

Manager

Date