



POSITION: Branch Manager	INCUMBENT:
BRANCH: 	DATE:
LOCATION: 	SALARY LEVEL: ERCU Level 7
REPORTS TO: Senior Manager of Branch Operations	SUPERVISES: FSR I; FSR II

Position Summary:

Reporting to the Senior Manager of Branch Operations, the Branch Manager is responsible for the overall branch operations including premises, employees and member service functions. Key responsibilities include 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 members. The incumbent provides effective leadership to champion the staff in the delivery of branch growth, profitability, business development and retention, and member satisfaction; and is responsible for the supervision of the Branch’s loan and deposit portfolios and for promoting and cross-selling existing and prospective members on the benefits of using other credit union products and services.

Key Result Areas:

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

Specific Accountabilities:

- Manages the overall branch operations including the maintenance and alteration of premises, office areas and equipment, as well as layout, arrangement, and housekeeping of office facilities.
- 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 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. Provides input into the development of the credit union's strategic plan and annual business plan.
- 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 activity and ensuring staff are aware of activities and pro-actively asking members for their business.
- Implements the annual capital and operating budgets for the branch; monitors performance results and takes corrective action as appropriate.
- Manages the lending portfolio including delinquency follow-up, credit line renewals, credit checks, employment verifications, collateral documentation and filing, registry searches, etc. Ensures appropriate action is taken to minimize losses to the credit union.
- Processes member transactions, applications for loans, mortgages, lines of credit, overdrafts, and credit cards. Responds to member inquiries and/or requests and handles or refers to the appropriate personnel. Analyzes potential opportunities (e.g. need for other products and services) involved in each situation to further assist the member as well as increasing the credit union's lending/deposit portfolio and use of products. Cross sells borrowers on the benefits of utilizing other credit union services.
- Conducts personal or telephone interviews with applicants to obtain personal and financial data to determine lending needs. Analyzes applicant financial status, credit, and property evaluation to determine feasibility of granting loan. Prepares credit information necessary to establish credit limit including such factors as applicant's assets, credit experience, and personal references, debt/income ratio, credit score, and other underwriting procedures, in accordance to policy and procedures. Verifies applicant's credit worthiness by obtaining credit bureaus, contacting employers, existing and former creditors, and personal references. Approves or declines loans, lines of credit, mortgages, overdrafts, credit cards and/or payment cards within approved lending limits or refers to the next higher approving position level with recommendations. Notifies member of acceptance or rejection of application.
- Compiles loan package and negotiates loan structure with applicant; ensures loan agreements are complete and accurate according to policy and regulatory requirements and security is place prior to the disbursement of the funds. Ensures timely loan closing and disbursement of funds.
- Provides individual financial counseling (i.e. debt consolidations) and information to members on loan services and deposit products available through the credit

union. Provides financial planning or makes referrals to Financial Planning specialists as appropriate.

- Participates in sales and service campaigns, special member and community events.
- Monitors account overdraft activity to ensure accounts operate within the limits and qualify from a risk standpoint. Ensures appropriate action is taken to minimize losses to the credit union; and oversees delinquency control and branch collections activities.
- In conjunction with the CEO and Senior Manager of Branch Operations, directs, coordinates and monitors activities to implement policies, procedures, and practices.
- 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.

Hiring Qualifications and Experience:

The ideal candidate for 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

Probationary Period:

The probationary period for this position is three months.

Signatures:

Employee

Date

Manager

Date