

OPPORTUNITY BANK OF MONTANA

JOB DESCRIPTION

Job Title: Regional Retail Manager

Position Summary: Provides overall management of all branch retail personnel and retail deposit activities of one or more branches, under supervision of the Chief Retail Officer, and in conjunction with the Bank's overall goals and strategic objectives.

Core Competencies

Demonstrated ability:

- To maintain confidentiality
- To provide excellent customer service
- To handle stress and meet deadlines/goals
- To work independently and as a team member
- To perform basic math functions
- In attention to detail and accuracy
- In computer use including Microsoft Office Suite
- In oral communication and interpersonal skills
- In judgment and decision-making
- In analytical and problem-solving skills
- In time management

Physical Requirements

Ability to:

- sit for extended periods of time
- use telephone frequently
- extensive use of computer screen
- normal or correctable to normal vision and hearing
- reach, stand and walk on frequent basis
- lift and carry up to 20 pounds on occasional basis
- kneel, crouch and climb on occasional basis

(Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions)

Environmental Demands

Exposed to potential hazard of robbery – position receives detailed instructions to minimize risk.

Education and Experience Requirements

Bachelor's Degree in Business or related field, or equivalent combination of education & experience

Minimum of 5 (five) years of retail banking management or regional/market banking management experience leading, managing, influencing, motivating and developing a team

Education and Experience Preferences

Extensive knowledge of industry products, services, policies, procedures and regulations

Experience with teller line and retail banking processes, branch management, consumer lending

Previous leadership in driving the overall performance of branches

Licensing/Certification Requirements

Other Requirements

Branch travel required

FLSA Status

- ☐ Eligible for overtime pay
☒ Exempt from overtime compensation

Supervisory Responsibilities

As outlined in Essential Functions & Key Areas of Responsibility

Classification Level

Officer Vice President

Work Hours

Typical schedule may be varied and flexible Monday-Friday between 7:30 a.m. – 6:30 p.m. with flexible hours as needed during peak times, vacations, and sick leave.

Employee may also be required to work extended hours on an occasional basis in order to fulfill job duties and responsibilities as outlined in Essential Functions & Key Areas of Responsibility.

Essential Functions & Key Areas of Responsibility

- Carry out the Bank's vision and mission.
- Collaborate with Market President(s) to develop Regional strategic plan, budget, goals and objectives.
- Achieve budgeted goals for deposit growth and generation of non-interest income while controlling retail banking expenses.
- Work directly with teams to drive growth in deposits and fee income while cross selling the bank's other products and services including Commercial Real Estate, Commercial Loans, Mortgage Loans, Commercial Banking, Small Business, Cash Management; proactively identify and support referrals to other business lines that result in additional revenue to the bank.
- Manage Regional Retail Banking Team; provide leadership in driving the overall performance of the branches in Region.
- Stay abreast of industry trends. Develop and present new revenue or cost savings initiatives to Executive Management Team for consideration.
- Manage Regional Cash Management Team through strong working knowledge of Cash Management products and services.
- Make recommendations and decisions regarding Regional employee hiring, compensation, work schedule, promotion and discipline; review team performance and metrics and identify gaps, outliers, and root cause.
- Ensure thorough new hire onboarding and ongoing training/development of retail staff for their current and future role(s); responsible for coaching and developing high performing talent.
- Provide periodic results of bank performance objectives and goals, as well as individual coaching, feedback and evaluation of Retail Branch Managers.
- Develop and implement retail banking incentive plans and periodic sales campaigns/contests. Provide sales tracking to retail banking team. Continually assess and improve the level of individual and team performance through coaching.
- Conduct regular retail meetings to review branch performance, service, sales, policies and procedures, product knowledge and customer relations. Ensure retail team proactively matches bank products and services to customer needs.
- Create a welcoming, engaging, professional environment for customers to experience. Ensure delivery of superior customer experience, demonstrate excellent customer service skills and ensure retail banking teams deliver same level of service.
- Support the Bank's community involvement and participates in community activities.
- Develop and maintain a network in the community to enhance the Bank's visibility and build a strong referral source for new potential business.
- Resolve escalated customer related issues using knowledge of bank services, products, and processes. Proactively resolve customer issues or disputes and ensure follow-through by retail banking team.
- Complete periodic compliance training.
- Perform other duties as assigned.

Disclaimer: The information portrayed on this job description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of the employees assigned to this job.

Employee Signature _____ **Date** _____