**OPPORTUNITY BANK OF MONTANA** **JOB DESCRIPTION**

**Job Title: Retail Branch Manager**

## **Position Summary:** This position is responsible for managing the Branch retail function, ensuring that processes and procedures are fully implemented and compliant with Bank policies and bank regulations. Accountable for coordinating and supervising the activities of the Branch retail team to maintain operational efficiencies under the direction of the Regional Retail Manager. Performs teller and relationship banking functions as needed.

**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
* To identify and offer appropriate credit solutions and to originate, process and book new loans

# 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

High school diploma or equivalent

Previous banking/financial industry experience; including knowledge of compliance and bank regulations.

Extensive knowledge of bank operations, products, services and data processing duties & processes

# Education and Experience Preferences

3 years progressively responsible leadership in staff training and supervision

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

Experience with teller line and retail banking processes and branch management.

# Licensing/Certification Requirements

*Depending on branch location:* Current National Mortgage Licensing System (NMLS) registration or ability to obtain NMLS registration.

# Other Requirements FLSA Status

## Eligible for overtime pay

Exempt from overtime compensation

**Supervisory Responsibilities**

As outlined in Essential Functions & Key Areas of Responsibility

# Classification Level

Various/Based on experience

# 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. Some job positions regularly work Saturday shifts and supervisor will advise if applicable to this job position.

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.

* Provide overall management of designated branch, including hiring, scheduling, evaluations, and training of new and existing employees.
* Responsible for day to day supervision and leadership including supervision and development of branch retail personnel.
* Ensure branch is in compliance with all Bank policies and procedures and applicable state and federal banking regulations.
* Oversee cash limits, security procedures, balancing, and other areas to ensure effective internal control and regulatory compliance. Ensure that branch is operationally sound and achieves satisfactory audits.
* Ensure sound internal controls, perform monthly, quarterly and semi-annual audit functions.
* Actively promote superior customer service and successful sales culture through training, leading, and coaching staff.
* Establish, retain, and deepen relationships with existing and new customers through active profiling and needs-based questioning to achieve branch deposit/loan goals and provide excellent customer service. Recognize and refer cross-sale opportunities.
* Respond to customer inquiries, and handle customer problems and complaints. Counsel customers with special problems or those in disagreement with bank policies or procedures
* Perform all teller functions and have a cash drawer as necessary.
* Responsible for opening new personal and business accounts, as necessary
* Responsible for facility management, including security, opening, and closing procedures.
* Under direction of Regional Retail Manager:
  + Contribute to the overall profitability of the branch
  + Implement cost controls, income generation, and branch marketing efforts
  + Monitor expenses to ensure compliance with budget
  + Engage in business development activities to maintain and expand customer relationships.
* Perform other related 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