



JOB TITLE: Branch Manager/Retail Business Development Officer

DEPARTMENT/BRANCH: Retail Branch

IMMEDIATE SUPERVISOR: Retail Sales Manager

FLSA STATUS: Exempt

LAST REVISION DATE: 10/07/2020

JOB SUMMARY

The Branch Manager/Retail BDO develops and manages a retail account portfolio including deposits, loans and fees, manages branch staff and leads the operations and sales efforts of the branch. The focus is primarily ensuring the efficient flow of operation in the branch, cultivating existing relationships, pursuing cross-selling opportunities, developing new business in the market area and extending consumer credit to qualified applicants. The Branch Manager/Retail BDO will know how to open and service deposit accounts and do so as needed. Incumbent will maintain an active registration status with the NMLS (Nationwide Mortgage Licensing System and Registry).

QUALIFICATIONS

- Bachelor's degree preferably in finance, business, marketing or related area or the equivalent obtained through related experience
- Three years of related retail banking and consumer lending experience or more if no college degree
- Proven sales skills and ability to close deals
- Demonstrated ability to manage/supervise others, showing skills in delegating, leadership, problem-solving, and handling employee issues, by previous experience or by education.
- Strong verbal and written communication skills
- Knowledge of bank product lines and services as well as an understanding of branch operations and security
- Proficiency with Microsoft Office (Word, Excel, Outlook, etc.) and office equipment
- Strong attention to detail and organizational skills
- Customer service oriented mindset with internal and external customers
- Familiarity with lending regulations, bank lending guidelines, compliance and deposit regulations

ESSENTIAL DUTIES AND RESPONSIBILITIES

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Effectively hire, onboard and manage the staff, ensuring each member has been appropriately trained on bank policies and procedures; is involved in attainment of branch goals; and delivers the highest level of customer service in all aspects of their duties.
- Assume responsibility for the internal operations of the branch including audit functions, security and upholding all bank policies and procedures
- Be trained to supervise duties of any position in branch including teller, teller supervisor and customer service representative to ensure those procedures are being performed in accordance with bank policy
- Promote a sales culture by conducting sales meetings that include product knowledge training as well as reviewing branch goals, recognizing cross-sell opportunities and reviewing sales skills
- Personally service customer base by handling any customer requests including opening new accounts, cross-selling, handling customer disputes or complaints, explaining bank procedures and using discretionary judgement in making policy exceptions when needed
- Working knowledge of all branch services/departments so that any sales opportunity or customer need can be appropriately referred within the bank
- Make new business development calls within the market area and calls on existing customers partnering with commercial team and other line of business partners (i.e. Mortgage and Merchant Services) as appropriate
- Positively represents the bank at various social, civic and charitable organizations
- Understands all bank products and services for selling and referring purposes
- Interviews consumer loan applicants, analyzes their credit-worthiness and makes credit recommendations
- Generates consumer loans and new accounts through business development efforts
- Models superior customer service and a professional attitude and presence
- Increases deposit and credit relationships through account openings, cross-selling and loan analysis.
- Responsible for compliance to applicable laws and regulations within area of responsibility and carries out responsibilities according to regulations, state and federal compliance requirements and the bank's philosophy
- Completes other duties as requested

AAP/EEO STATEMENT

This statement of policy reaffirms South Atlantic Bank's policy of equal employment opportunity in employment, compensation, training, transfers, promotions and all other aspect of employment regardless of race, color, religion, national origin, age, sex, veteran status, physical or mental handicap/disability and to state that we do carry out this policy at South Atlantic Bank. This policy also applies to all company-sponsored activities such as educational programs, tuition aid and social and recreational activities.