



Job Description

JOB TITLE: Assistant Branch Manager

DEPARTMENT/BRANCH: Retail Branch

IMMEDIATE SUPERVISOR: Branch Manager

FLSA STATUS: Non-Exempt

LAST REVISION DATE: 06/07/2021

JOB SUMMARY

Determines each customer's unique situation relating to financial needs and sells the bank's products to meet those needs. Originates consumer loans. Interviews loan applicants and analyzes their creditworthiness and makes credit recommendations to Branch Manager. Understands all bank products for selling and referral purposes. Understands and performs teller, teller supervisor and CSR functions. Accepts supervisory responsibilities as assigned by Branch Manager commensurate with experience and branch requirements. Supervises office when Branch Manager is away.

QUALIFICATIONS

- High school diploma or equivalent
- A college degree preferably in a financial, business or marketing area or the equivalent obtained through related experience
- Two or more years of retail banking or banking operations experience which preferably includes time spent in a management training program
- Complete understanding of sales techniques, the bank's deposit product line, branch operations, banking regulations, compliance, security and lending philosophy and procedures
- Must develop a general understanding of the bank's credit product line, lending regulations and the bank's lending guidelines as well as mortgages, cash management, merchant services and South Atlantic Financial Group (SAFG) for referral purposes
- Supervisory experience preferred with desire and ability to develop leadership and management skills
- Good interpersonal and selling skills with a desire to meet goals
- Strong verbal and written communication skills
- Proficiency with Microsoft Office (Word, Excel, Outlook, etc.) and office equipment
- Strong attention to detail and organizational skills
- Familiarity with compliance and deposit regulations within area of responsibility

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.

- Meets with current and prospective customers to discuss their financial needs and recommends deposit and loan products and services to appropriately address those needs
- Researches and resolves escalated customer service matters in a professional manner
- Interviews loan applicants and analyzes their credit worthiness, makes credit recommendations, and originates consumer loans
- Consistently delivers and sets the example for superior customer service and professionalism
- Increases deposit and loan relationships to meet branch goals through account opening, loan analysis and cross-selling bank products and services
- Utilizing consultative selling techniques, uncovers customer needs for other bank products and services and makes referrals to Mortgage, Corporate Services and South Atlantic Financial Group (SAFG)
- Participates in community activities and business development calls within the market area as time permits to promote the bank and establish new customer relationships
- Understands Teller, Customer Service Representative and Teller Supervisor functions and performs those roles on a periodic, as needed basis
- Coaches the retail staff for selling opportunities and best practices
- Assists Branch Manager in various branch duties such as security procedures, self-audits, and facility/grounds maintenance
- Understands banking regulations and compliance requirements at state and federal level and performs responsibilities according to regulations and the bank's philosophy
- Accepts responsibility for the branch and staff when the branch manager is away and as assigned by the Branch Manager
- Completes other duties and projects as requested including, but not limited to marketing plans, branch sales meetings, branch reports, training staff members and managing retail staff scheduling to ensure adequate coverage at all times

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.