



TMB

THE MILFORD BANK

Position: Branch Manager
Department: TBD
Grade: 12
Schedule: 40-hours per week: (Monday through Friday and some Saturdays)

Position Summary

Under the direction of the VP and Branch Administrator, the Branch Manager oversees the daily activity of the assigned branch, ensuring efficient customer service and effective branch operations. The Branch Manager is expected to perform all responsibilities in a courteous, professional, and ethical manner while following the Bank's policies, procedures, and guidelines.

- **Branch operations:** Organizes and coordinates ongoing branch activities to support efficient, accurate, and effective service delivery.
- **Customer service:** Promotes professional customer experience and ensures service is delivered accurately and consistently.
- **Compliance and ethics:** Adheres to all applicable Bank policies, procedures, and guidelines while maintaining high ethical standards.
- **Training and development:** Successfully completes initial and ongoing training programs, including online courses, to maintain a comprehensive understanding of relevant topics as determined by the Bank.

Primary Responsibilities

Customer Service, Operations, and Compliance

- Performs functions within the scope of authority and expertise to deliver a high level of customer service and support the Bank's productivity and profitability.
- Maintains high ethical standards and performs all duties in accordance with internal policies, procedures, and applicable legal, regulatory, and compliance guidelines.
- Organizes, coordinates, and supervises ongoing branch activity, including teller operations and customer service functions, to promote branch effectiveness and ensure goals and objectives are met.
- Recommends, implements, and ensures compliance with branch policies and procedures.

Sales Leadership and Staff Development

- Supports the Bank's sales goals and initiatives through effective leadership and demonstrated ability.
- Works with staff to foster team-based sales efforts, achieve goals, and strengthen the Bank's referral network.
- Schedules staff to support operational efficiency.
- Provides ongoing training and development, makes training recommendations, conducts performance evaluations, develops performance improvement plans, and recommends promotions or disciplinary action when appropriate.

Banking Services and Reporting

- Ensures the branch and its staff comply with all currency transaction reporting requirements under the Bank Secrecy Act.
- Provides a wide range of customer services, including opening accounts, initiating loan applications, explaining loan policies and terms, and underwriting and approving loans within authorized limits.
- Provides customer counsel and advice within the scope of authority, and resolves problems and complaints referred by customers or staff.
- Prepares required reports and records accurately and on time, and monitors and follows up on cash difference reports.

Facilities, Security, and Communication

- Ensures proper upkeep of the assigned facility and equipment, including the ATM, and coordinates routine maintenance of operational equipment and systems.
- Maintains the branch facility and grounds in a safe, neat, attractive, and functionally efficient manner.
- Provides for branch security in accordance with the Bank's established security program and procedures, including ensuring security equipment is working properly and the alarm system is set appropriately.
- Keeps informed of changes in Bank policies, procedures, and products, and conducts meetings to communicate updates to staff.

Industry Awareness and Regulatory Updates

- Keeps current on banking industry developments related to retail products and services and attends required meetings and seminars.
- Keeps current on regulatory compliance developments for the assigned area, informs staff of relevant changes, and recommends procedural updates as needed to support requirements.

Other Responsibilities

- Ensures branch supplies, including official checks, money orders, passbooks, and office supplies, are adequately maintained.
- Performs customer service, supervisory, and administrative functions as needed to support the ongoing effectiveness of the assigned branch.
- Provides a wide variety of customer services. Opens accounts. Initiates loan applications; explains the Bank's loan policies and terms to customers; underwrites and approves loans up to authorized limits. Provides customers with counsel and advice within scope of authority.
- Prepare various required reports and records. Monitors and follows up on cash difference reports.
- Ensures proper upkeep of assigned physical plant and equipment, including ATM, and provides for routine maintenance of operational equipment and systems. Ensure that branch facility and grounds are maintained in a safe, neat, attractive and functionality efficient manner.
- Provides for branch security in conformance with the Bank's established security program and procedures; ensures that all security equipment is in proper working order and that alarm system is properly set.
- Keeps informed of changes in Bank policies, procedures, products, etc. Conducts meetings to communicate changes and provide updated information to staff.
- Keeps abreast of developments within the banking industry relative to retail products and services. Attends meetings and seminars as required.
- **Other Responsibilities Include**
- Ensures that supplies (such as official checks, money orders, passbooks, office supplies, etc.) are adequately maintained.
- Performs related customer service, supervisory and administrative functions as may be required to ensure the ongoing effectiveness of assigned branch.

Position Requirements

- Associate's degree level of education or its equivalent in retail management and related course work and training.
- Two+ year's branch management experience preferred.
- Customer service and problem-solving skills as must.

Supervisory Scope

Branch: 5-7 direct reports