

Retail Banking Center Manager/Officer

Job Purpose: Ensures the efficient daily operation of a full service banking center. Develops new deposit and loan business; provides a superior customer experience and promotes a sales and service culture through coaching, guidance and staff motivation. Achieves individual and banking center sales goals through new business development, referrals and retention and expansion of account relationships. Responsible for meeting banking center profitability targets.

- **Department:** Banking Center Operations **Reports to:** Senior Vice President, Retail Banking
Exemption Status: Exempt

Essential Duties/Responsibilities:

- **Responsible for management of the banking center team including service, sales, and operations**
- **Service**
 - Ensures training and development of retail staff occurs on bank protocol, operational processes, policies and procedures.
 - Creates a positive working environment that facilitates exceptional service, expanding profitable customer relationships and employee engagement.
 - Support an environment that promotes providing a level of care that makes customers feel welcomed, significant and engaged.
 - Engages banking center team to take ownership of achieving personal and banking center goals.
 - Manages difficult or emotional customer situations.
 - **Sales**
 - Leads all aspects of retail sales and service within the banking center.
 - Accountable for the attainment of banking center sales, service and financial goals.
 - Facilitate regular team meetings focused on sales, service and product training.
 - Perform regular coaching sessions in sales, referrals, customer service and teamwork.
 - Provide reward and recognition as appropriate.
 - **Operations**
 - Maintains security procedures to protect the team and banking center against robbery and other criminal acts.
 - Ensures audit controls are followed to protect the bank from unnecessary risk and exposure.
 - Support compliance with regulatory guidelines such as Bank Secrecy Act, Regulation CC and Regulation E.
 - Serves as a communication link between all departments and Leadership to ensure the Banking Center Team is informed and understands directives, bank financial performance, initiatives and other pertinent information.
- **Business Development**
- Educates banking center team about products and services offered through other lines of business.
 - Focus on enhancing customer relationships through referrals.
 - Collaborates with other internal business partners to provide comprehensive solutions to customer's financial needs.
 - Maintains a consistent calling effort, achieving established goals for quantity and quality of calls.
 - Participates in community organizations and activities to enhance the bank's image and develop additional business and referral sources.
- **Administrative**
- Supervises the accumulation of accurate reporting of financial, performance, and regulatory data, ensuring timely delivery.
 - Establishes and maintains proper expense controls in order to stay within budget and explain any significant variances.
 - Conducts annual employee performance reviews creating accountability through performance measurement against objectives, using the review process to build motivation and commitment.
 - Prioritizes and plans work activities for self and banking center.

- **Adheres to all department and company policies and procedures and follows applicable banking regulations**
- **Performs additional job related duties as assigned or required**

Equipment/Software Operating Requirements:

Windows based PC (MS Word/Excel)

Core Bank Software

10-key calculator

Copy Machine

Elan (Transfund)

Fax Machine

Typewriter

Telephone

IS Research

Physical/Mental/Interpersonal Requirements:

- Follow the Guaranty Bank Code of Conduct and other related policies and regulations, maintaining integrity, honesty and utmost ethical standards at all times.
- Excellent communication skills. Speaks and writes clearly, persuasively and informatively.
- Balance team and individual responsibilities. Able to build morale and commitment to goals and objectives.
- Uphold confidentiality and customer privacy in all situations.
- Professional. Reacts well under pressure. Treats others with respect and consideration regardless of their status or position.
- Excellent representative of Guaranty Bank, serving as a coach to others on professionalism.
- Proactively seeks solutions that benefit the customer and the Bank.
- Exhibit sound and accurate judgment.
- Uphold Guaranty Bank values.
- Develop strategies to achieve organizational goals.
- Display passion and optimism.
- Observe safety and security procedures.
- Demonstrate persistence and overcomes obstacles.
- Pursue training and development opportunities. Continuously building knowledge and skills.
- Effective leadership, management, coaching, presentation and training skills.
- Ability to use the Internet, Outlook, word processing and spreadsheet software and position specific software as required.

Working Conditions:

Duties are performed in an office environment in a professional business setting. Position requires travel when making business development calls, community events/meetings, internal meetings/ training and to banking centers.

Relationships:

Works closely with and inspires banking center team to perform well. Participatory member of the Retail Banking management team. Engaged partner with other lines of business, striving to provide comprehensive solutions to customer needs.

Eligibility Requirements (Minimum Qualifications):

Previous banking experience is required. A minimum of three years experience in a management level position is desired. Achievement of a bachelor's degree in a business related field, or an equivalent combination of education and experience is preferred.