

Central State Credit Union Position Description

Job Title: Branch Lead
Department: Operations
Reports To: AVP Branch Manager
FLSA Status: Non-Exempt

Summary A successful Branch Lead provides backup supervision to Branch Operations staff in the event that the assigned Branch manager is absent or otherwise unavailable. Branch Lead duties are in addition to duties otherwise assigned to an FSR II which requires the proficient and up to date knowledge of Teller, New Accounts, and Lending.

Essential Duties and Responsibilities: The Branch Lead is proficient in branch operations and has excellent leadership skills. The Branch Lead will be responsible to supervise all aspects of teller, new accounts and lending operation within the branch; ensuring the daily activities of the branch are performed in a timely, accurate, efficient and courteous manner. Follow all established policies and procedures including but not limited to the Bank Secrecy Act procedures to complete Currency Transaction Reports, monitor for, and report suspicious activity and report all instances of elder and dependent financial abuse.

Ensure the review, safety and maintenance of the branch interior and exterior. Assists the manager with daily and/or weekly managerial duties such as scheduling, branch opening and closing, break and lunch schedule monitoring, resolve operational and lending issues. Schedules staff for adequate branch coverage. Assist in the development of branch staff through training and motivation. Assist with branch negotiable shipments, replenishment and balancing. In the absence or the manager is not available, address member issues and/ or problems. Provide prompt and effective resolution. Provide overrides and identifies exceptions to credit union policies and procedures. Motivates others as necessary providing working leadership and guidance to staff members. Maintains up to date knowledge of credit union policies, products and services. Promotes and encourages a sales and service culture to ensure exceptional member service. Work courteously, effectively, professionally and positively with members, vendors and other department employees. Responsible for the delivery of accurate information at all times. Assigns duties as necessary; has the ability to provide technical guidance.

Competencies

- Opens New Accounts following established procedures
- Takes applications for loans, reviews credit report and provides input for appropriate loan decision. Submits application to approving loan officer for decision.
- Maintain up to date knowledge of lending policies, procedures, products and services.
- Supervise teller staff, assisting in the coaching, training and the development of tellers.
- Assists tellers in solving member problems, serving as an operational reference
- Aid tellers with balancing problems.
- Schedule work hours and breaks for Branch Operations personnel.
- Ability to step in for the Branch Manager

- Make exceptions to policy and/or guidelines as appropriate and within authority
- Refer and cross-sell credit union products and services; meet or exceed sales goals.
- Accurate completion of required audit logs.
- Adhere to help enforce all security procedures as well as other departmental policies and procedures.
- Assists in the training/development of staff.
- Research and resolve member questions, problems and concerns by telephone, written correspondence or in person.
- May be required to become a licensed notary.

Other

- Assist branch management with any other duties, as assigned.
- Completes assigned monthly general ledger reconciliations within given timeframe.
- Ensures the verification of assigned reports are completed within given timeframe.

Qualifications Education and/or Experience

- Prior leadership experience preferred
- One- Three years prior teller experience preferred
- Proficient in credit union lending duties to include application, review and making loan decision.

Skills and Abilities

- Excellent communication and interpersonal skills are required.
- Strong attention to detail and excellent organizational skills.
- Ability to work with minimal or no supervision.
- Time management ability
- Strong math, communication and keyboarding skills
- Ability to cross-sell credit union products/services.
- Ability to prioritize and manage multifunctional tasks.
- Conflict resolution

Physical Demands General office conditions that require movements using the wrists, hands, and/or fingers.

Communication Skills: Ability to understand and convey complex financial products and services to all credit union constituents.

Vision: Average, ordinary, visual acuity necessary to prepare or inspect documents or products or operate machinery.

Hearing: Employees should have adequate hearing and speech to communicate with our members, vendors and/or staff on the phone and in person.

Physical Ability: Sedentary work; sitting most of the time. (Almost all office jobs.) The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. While performing the duties of this job, the employee is regularly required to sit and talk or hear. The employee frequently is required to use hands to finger, handle, or feel objects, tools, or controls. The employee is occasionally required to stand; walk; reach with hands and arms; and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 25 pounds. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Mental Activities and Requirements: Ability to apply logical thinking to define problems and draw conclusions. The mental characteristics necessary to competently perform this job involve the occasional need to be resourceful, perceptive and persuasive in solving problems; the frequent need to take initiative and instruct; and the continuous need to concentrate, exercise judgment and patience in dealing with employees and members.

Mathematic: Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals.

Language Skills: Ability to read and interpret documents such as credit bureau reports, debt to income ratio reports, policy and procedure manuals. Ability to write routine reports and correspondence. Ability to speak effectively with members, vendors and other employees. Able to communicate effectively by telephone.

Reasoning Ability: Must possess the ability to solve practical problems. Ability to interpret a variety of instructions furnished in written form, including but not limited to Loan Policy and Procedural Manuals, Truth in Lending, etc.

Working Environment Must be able to sit and/or stand for extended periods of time. Occasional lifting required.

Other: Ability to operate general office machines and equipment. General knowledge of Microsoft Office applications with proficiency in Microsoft Excel and Word.

*Note: The above information on this job 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