



ADAMS BANK & TRUST

JOB DESCRIPTION

JOB TITLE: Retail Branch Manager I
DEPARTMENT: Retail
REPORTS TO: Retail/Marketing Manager
 Retail Regional Services Coordinator
SUPERVISES: Tellers, FSR's and Personal Bankers
FSLA Status: Exempt

POSITION SUMMARY: Directs and oversees all Retail service delivery and daily operations of a branch location 25MM or less in combined deposits and consumer loans. Ensures all bank and regulatory policies and procedures are followed. Ensures all customers receive prompt and courteous service and that products/services offered meet the needs of the bank's customer base. Works to ensure maximization of customer relationships based on customer need and aligned with the bank's core values. Is the "Sales and Service Champion" of this location and a role model of teamwork within the region.

PRIMARY ACCOUNTABILITIES AND RESPONSIBILITIES: (95%)

- (30%) 1. Drives all aspects of the Retail Sales & Service process for a specified location. Develops daily and weekly branch sales plans. Sets goals for the staff and ensures accountability for their sales and referral performance. Plans and facilitates weekly sales meetings to discuss sales and referral results, product promotions, etc. Ensures that assigned sales goals are achieved. Monitors weekly tracking of branch sales program.
- (25%) 2. With the Region President and the Region Retail Coordinator, develops a shared team of staff across the region. Is a role model of teamwork. Coaches and develops direct report employees, including assistance with short and long term career planning and employee retention. Sets goals with staff and coaches/evaluates employee performance. Ensures that the culture of the location is characterized by teamwork, high morale and retention of valued employees aligned with the bank's core values. Assures effective communication among all employees at this location and "upwards" to region staff.
- (20%) 3. Responsible for ensuring retention of profitable customers at the location as well as developing new business. Develops and implements teleservicing plans to include calling on maturing accounts, sales leads, referrals, new account follow-up, and other prospecting opportunities for the designated market area. Proactively identifies sales opportunities with an emphasis on maximizing profitable client relationships. May conduct outside sales calls. Analyzes client base and competitive environment for the market area. Monitors, evaluates, and implements adjustments to programs to ensure achievement of goals. Tracks results and follow up as appropriate.
- (15%) 4. Is a working manager. Promotes, explains, and sells all Retail banking products. Asks clients for referrals. Maintains a portfolio of existing retail customers. Does consumer lending.
- (5%) 5. Authorizes transactions in accordance with bank policy (e.g., deposits, withdrawals, check cashing, wire transfers, etc.). Addresses and resolves client concerns and inquiries. Ensures and is held accountable for the audit integrity, risk management, and security of the branch.
- (5%) 6. Maintains thorough product knowledge of all retail products. Provides staff training to include product knowledge, sales, referrals, customer service, and policy and procedures.

SECONDARY DUTIES AND RESPONSIBILITIES: (5%)

1. Other duties as may be assigned.

The statements contained in this job description describe the general nature and level of work being performed by the person accepting this role. "Secondary Duties and Responsibilities" are considered incidental or secondary to the overall purpose of the job. This job description does not state or imply the only duties and responsibilities assigned to this job. Employees holding this job will be required to perform any other job-related duties requested by management. All job requirements are subject to possible modification to reasonably accommodate individuals with a disability.

MANAGEMENT SPECIFIC:

1. Ensures that sales employees have clear goals and responsibilities consistent with bank culture and core values.
2. Supports the ongoing implementation of the Performance Management system, utilizing tools and attending training sessions.
3. Works with direct reports to set performance standards that are specific and measurable.
4. Supports, coaches and mentors sales teams.
5. Provides specific performance feedback, positive and corrective, as soon as possible after the event and formally at least once a year. Deals firmly and promptly with performance problems.

ROLE QUALIFICATIONS:**Education**

- Bachelor's degree (B.A.) from four-year college or university plus additional bank-related training.

Experience

- 2-3 years related retail experience and/or training;
- Or equivalent combination of education and experience.

Other Skills/Characteristics

- Proficient computer skills
- Excellent communication skills, both written and verbal
- Effective problem solving and decision making skills
- Ability to multi-task
- Proven management skills
- Ability to deal with customers and staff under circumstances requiring tact, diplomacy and confidentiality
- Sales management and business development skills

Performance Measures

- Manages branch personnel with limited turnover
- Maintains professional, well kept appearance of facility at all times
- Grows average customer relationship a minimum of _____products/services annually. (TBD)
- Oversees the location consumer loan portfolio of ____MM and grows the portfolio by ____net per year. (TBD)
- Grows location deposits a minimum of 1MM net per year.
- Grows fee income for location a minimum of 10% annually
- L.E.T annual reverse evaluation score of 5.5 minimum.

By signing below, I acknowledge I have read and understand the Job Description above.

Employee Signature_____ Date_____

