



POSITION DESCRIPTION

Functional Title: Branch Manager

Effective: October 2013

Reports to: EVP, Retail Banking

Grade: Refer to Leveling Matrix

Direct Reports to this Position: Branch Service Managers, Operations Specialists, Tellers, Financial Services Representatives

Exemption Status Based on FLSA: **Exempt (X)** **Non-Exempt ()**

Summary of Job Responsibilities:

Maintains awareness, understanding and compliance with Guaranty Bank and Trust's "Code of Ethics", internal policies and procedures, laws and regulations that are appropriate for his/her position.

This position involves approximately 70% Sales Function and 30% Operations Functions except for Stand-Alone Branches in which the Branch Manager has full responsibility for Sales and Operations Functions. This position is responsible for the management of the branch or branches. These functions include but are not limited to: creating a positive customer service culture, managing all areas of risk, and promoting deposit and assigned loan growth for the branches as well as the bank overall. In addition, this position is responsible for staff development including hiring, training, ongoing coaching and development as well as providing timely performance appraisals.

Essential Duties: *Employees are held accountable for all duties of the job. Individuals must be able to perform these duties with or without reasonable accommodations.*

- 1) Demonstrates core values and guiding principles as outlined in the Bank's identity statement.
 - Represents the Bank in every encounter with complete professionalism.
- 2) Ensures all activities and work functions meet compliance requirements as defined in company policies and procedures and state/federal laws and regulations.
- 3) All Managers are responsible for supporting an equal employment opportunity environment and additionally for taking action to prevent harassment and intimidation in the workplace.
 - Utilizes resources to appropriately manage risk.
 - Develops, implements and conducts training to reinforce policies and procedures as they pertain to branch operations.
 - Keeps current on compliance and audit requirements that pertain to all operational functions in the bank.
 - Signs official checks and other bank related documents according to pre-approved limits.
 - Performs and/or reviews required audits and certifications of established bank processes.
 - Collects service fees; and manages service fee refunds and waivers to meet bank guidelines.
 - Take actions necessary to reduce controllable operating losses.
 - Provides timely feedback of the appropriate corrective action level for staff members who violate policies, procedures or regulations.
 - Delegates duties as appropriate.
 - Develops insight into handling problems through continuous exchange of information with internal staff as well as other resources the bank may have.
- 4) Growth Strategy – Deposits and Loans - Drives growth, retention, and profitability of deposit and loan accounts to meet the financial goals of the branches.
 - Works with the EVP of Retail Banking to implement bank-wide initiatives.
 - Keeps the team focused on growth strategy.
 - Celebrates successes.
 - Challenges the cluster/branch to perform to or exceed goals.
 - Skilled in conducting perfect checking account sales presentations.
 - Stays current on updates, trends, and recommendations.

- Works closely with the branch High Performance Checking (HPC) Captain to:
 - Measure HPC results
 - Collect data as appropriate.
 - Train newly hired staff members on the HPC program and follows up to ensure they have developed the knowledge and skills necessary to succeed.
 - Create the 'fun' factor of HPC through events and contests.
 - Assists employees to ensure every client has an opportunity to receive a Tell-A-Friend coupon.
 - Conducts weekly sales meetings focused on growth and retention strategies.
 - Professionally and positively promotes current sales initiatives.
 - Actively assists employees to meet all minimum branch growth standards necessary for the successful completion of their jobs.
 - Participates in business development activities, community involvement and other activities focused on providing name recognition and encouraging deposit and loan growth.
 - Responsible for calling on businesses, professional groups, high net worth individuals, and existing customers.
 - Solicits referrals from professional groups such as CPA firms, attorneys, insurance companies, and from existing customers.
 - Develops leads and contacts.
 - Coordinates in-bank activities that are consistent with bank's objectives for business development.
 - Manages to satisfactory results in sales and promotional growth initiatives in the branch through meeting or exceeding goals.
 - Partners with Relationship Managers and other areas of the Bank, referring business as appropriate to ensure customer needs are met.
- 5) Ensures a customer focused service culture:
- Develops and implements a service strategy designed to retain a high percentage of existing clients and to encourage referrals of new clients from existing base.
 - Maintains thorough knowledge of current account and loan products.
 - Looks for opportunities to assist clients by recommending products and services that will meet all of their financial needs.
 - Generates new business by identifying and satisfying customer needs through relationship building, customer needs analysis, opening accounts, and fostering business partnerships.
 - Attracts new clients through service strategy
 - Ensures clients enjoy prompt, efficient, and entirely satisfactory experiences.
 - Ensures employees are meeting internal and external customer needs effectively and efficiently.
 - Assists personnel in handling complex customer situations.
- 6) Staff Development
- Conducts timely employee performance appraisals as well as corrective action as required.
 - Recruits, interviews, and selects quality candidates.
 - Guides weekly coaching sessions with employees focused on professional growth and the growth of the branch.
 - Directs branch personnel to achieve stated/agreed targets and standards.
 - Provides constructive and motivating guidance.
 - Holds employees accountable to all policies, procedures, practices and regulations as well as corporate or branch goals.
 - Recognizes and rewards staff success.
 - Conducts/implements all safety and worker's compensation policies/procedures training.
 - Assists staff members to gain overall knowledge of current bank products and promotions.
 - Oversees staff support of company-wide goals including:
 - Growth - grows new accounts, deposits, loans, and fees while controlling expenses.
 - Service - exceeds customer's and employee's known and unknown needs.
 - Employee Engagement - including demonstrating positive/welcoming demeanor, employee retention, performance, etc.

- 7) Applies sound time management:
 - Timely review of required various reports.
 - Provides functional guidance to staff members to ensure the duties of each position are being properly performed in accordance with established guidelines.
 - Ensures efficient and proper coverage of all duties by designing schedules for work hours, lunch breaks and vacations.
 - Perform various operational functions, as needed, to provide back up for lunches, vacations, etc.
 - Ensures supplies orders are processed for optimum efficiency.
 - Coordinates activities and meetings.
- 8) Facilities Management
 - Ensures the branches meet all applicable safety, soundness and functional requirements.
 - Ensures branches are neat, well organized and visually appealing.
 - Ensures all signs and notices meet current specifications.
 - Ensures all alarms, lights, and signs are properly functioning at all times.
- 9) Serves as Teller and FSR as needed.

Non-Essential Duties:

- Maintains membership in Bank Committees and Outside Organizations/Groups
- Refers SBA loans, mortgage loans, construction loans and leases to other areas of the Bank.
- Coordinates with any support efforts of Relationship Managers in developing new businesses.
- Performs other duties as assigned.

Required Qualifications [Knowledge (Education), Skills and Abilities (KSAs)]:

- College degree or equivalent experience.
- Ability to manage to regulatory requirements.
- Highly developed interpersonal skills.
- Highly developed oral and written communications skills.
- Intermediate to advanced PC skills including Word and Excel.
- Strong work ethic, commitment, sense of accountability integrity and urgency.
- Effective coaching and conflict resolution skills.
- Ability to manage multiple priorities.
- Additional requirements found on Leveling Matrix.

Preferred Qualifications:

- Specialized training in human relations skills, business organization, and management preferred.
- Additional requirements can be found in the Leveling Matrix.

Types of Decisions: This position performs the job with infrequent consultation with superiors; is often asked to make appropriate exceptions to established policies and procedures. Decision-making includes proactively determining new processes or systems that will be more efficient and/or save money, as well as reacting to errors discovered to resolve the immediate issue and also to ensure a similar error is not repeated.

Consequences of Errors: Errors may have a significant adverse effect on relationships with customers, other departments of the bank, regulatory authorities, employee morale and turnover of staff.

Contact with Others: Unlimited contact with customers and employees both in person, through e-mail and on the telephone. Must display courtesy, tact, and discretion at all times. Maintains a positive demeanor and displays excellence in service, keeping the banks image in mind at all times.

Physical Requirements: 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. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

- Ability to lift 25 lbs
- Ability to sit for 4-5 hours due to numerous customer service duties
- Ability to stand for 4-5 hours due to numerous teller related duties

The above statements are intended to describe the general nature and level of work being performed. This job description should not be construed to imply that these requirements (job responsibilities and KSAs) are the exclusive standards of the position. Incumbents may be required to follow other instructions, and to perform other duties, and obtain other KSAs that may be required of the position.

Leveling Matrix

Title	Branch Manager 1	Branch Manager 2	Branch Manager 3
Grade	9	10	11
EEO Class	Management	Management	Management
FSLA Code	Exempt	Exempt	Exempt
Officer Title	Branch Officer/AVP	Branch Officer/AVP/VP	AVP/VP
Required Experience	<ul style="list-style-type: none"> • Minimum 4 years bank operations experience or other transferable experience • Participation in “Special Projects’ (i.e. conversions, training, etc.) • Added level of responsibility due to responsibility for multiple locations. 	<ul style="list-style-type: none"> • Minimum 6 years bank operations experience • Participation in “Special Projects’ (i.e. conversions, training, etc.) • Added level of responsibility due to responsibility for multiple locations • Community Involvement • Proven leadership results • Proven sales results 	<ul style="list-style-type: none"> • Minimum 10 years bank management experience • Leads “Special Projects’ (i.e. conversions, training, etc.) • Added level of responsibility due to responsibility for multiple locations • Community Involvement • Strong management/ supervisory skills • Proven leadership results • Proven sales results
Preferred Experience	Supervisory Skills Strong banking knowledge	Leader of bank focus groups Participation in outside committees Advanced level banking knowledge	Leader of bank focus groups Participation in outside committees Advanced level banking knowledge
Knowledge	Thorough knowledge of assigned functions; strong technical skills	Comprehensive to expert level of knowledge of assigned function; outstanding technical skills; demonstrated sales skills	Expert knowledge of assigned function; exceptional technical skills; demonstrated sales and business development skills
Span/Scope	<ul style="list-style-type: none"> • Typically manages a total cluster team of 1-10 employees • Typically will have 1-3 branches in cluster. • Deposits are typically under 50 million • Transactions are typically under 10,000/month 	<ul style="list-style-type: none"> • Typically manages a total cluster team of 8-15 employees • Typically will have 2-4 branches in cluster. • Deposits are typically 50 – 150 million • Transactions are typically 10,000-17,500/month 	<ul style="list-style-type: none"> • Typically manages a total cluster team of 10+ employees • Typically will have 4+ branches in cluster. • Deposits are typically 150 million+ • Transactions are typically 17,500+/month

***In order to be considered for a promotion to the next level, employee should have received a rating of 4 or higher on the prior Performance Evaluation.**