



JOB DESCRIPTION

SUMMARY:

This position is responsible for overseeing the administration and efficient daily operation of a full-service, community bank branch. Position will ensure superior levels of customer service; foster a positive, developmental and results-focused atmosphere; provide support, guidance, and training to their team while embodying the culture and leading by example; perform duties at a professional level; ensure the overall efficiency of their branch; develop new deposit and loan business; promote the sales and service culture through coaching, guidance and staff motivation; achieve individual and branch goals through new business sales, referrals and retention of account relationships.

DUTIES AND RESPONSIBILITIES:

- Engage in business development activities and solicitation of new business prospects; actively involved in instilling and maintaining a positive sales environment through education of the Bank's products and services.
- Motivate and monitor cross selling efforts compared to goals.
- Meet with customers to discuss needs or concerns and present appropriate Bank services.
- Direct and supervise all operational aspects of the branch including customer service, human resources, administration, facilities, and sales; maintain the overall performance and appearance of the branch.
- Acquire and maintain a working knowledge of Teller and Platform duties.
- Process, solve, and answer complex customer transactions, problems or inquiries.
- Provide ongoing training and coaching to associates regarding operations, policies and professional development.
- Approve time off requests; schedules staff ensuring adequate coverage and present monthly schedules in a timely and efficient manner.
- Ensure the branch is organized, maintained in a neat, professional, clean, and attractive manner and has supplies and resources to service customers.
- Approve or decline credit requests within approved lending limits; submits credit requests to proper authority for approval.
- Interview loan applicants; explains loan options, rates, terms, and collateral requirements; assist customers in the completion of credit applications.
- Obtain credit reports and other verifications as required and analyze credit data; consult with the Chief Credit Officer or other lending personnel when appropriate; advise loan applicant of decision; submit necessary documentation to loan administration for processing; and assist with loan closing.
- Refer mortgage and commercial loan requests to the Regional Lending Team.
- Work closely with the Bank Security Officer to maintain an updated security plan for the branch.
- Participate in various internal committees.
- Perform personnel actions including performance appraisals, disciplinary actions, and interviewing candidates for employment.
- Attain established Bank and branch goals through active participation in sales management programs.
- Represent and promote the Bank within the community; work with the Marketing Department in coordinating branch events.
- Assure compliance with all Bank policies, procedures and processes, and all applicable state and federal banking laws, rules, and regulations.
- Perform other related duties as assigned by management.

QUALIFICATIONS:

- Bachelor's Degree preferred, or equivalent combination of education, training, and experience required.
- Ability to play a positive role in the development and growth of branch staff through excellent communication skills along with strong delegation skills ensuring a highly cross trained staff.

- Consistently applies superior decision-making techniques pertaining to inquiries, approvals and requests as they apply to existing policies and procedures, keeping within assigned approval limits.
- Able to assume responsibility for various branch functions in the absence of staff members or in overload situations.
- Excellent organizational, communication and time management skills
- Ability to provide leadership, supervision and training for employees
- Demonstrated ability in organization and delegation skills.
- Focused on customer service
- Familiarity with recruiting and staffing
- Eager to expand branch with new accounts, clients and businesses
- Solid knowledge of bank software and Microsoft office.
- Able to analyze problems and strategize for better solutions

COMPETENCIES:

- **Business Acumen** - Understands business implications of decisions; Displays orientation to profitability; Demonstrates knowledge of market and competition; Aligns work with strategic goals.
- **Communication** – Communicates well, delivers presentations, has good listening skills.
- **Customer Service** - Manages difficult or emotional customer situations; Responds promptly to customer needs; Solicits customer feedback to improve service; Responds to requests for service and assistance; Meets commitments.
- **Delegation**--Delegates work assignments; Matches the responsibility to the person; Gives authority to work independently; Sets expectations and monitors delegated activities; Provides recognition for results.
- **Directing & Controlling** – The ability to create a motivating climate, achieve teamwork, train and develop, measure work in progress take corrective action
- **Managing People** - Includes staff in planning, decision-making, facilitating and process improvement; Takes responsibility for subordinates' activities; Makes self available to staff; Provides regular performance feedback; Develops subordinates' skills and encourages growth; Solicits and applies customer feedback (internal and external); Fosters quality focus in others; Improves processes, products and services.; Continually works to improve supervisory skills.
- **Visionary Leadership** - Displays passion and optimism; Inspires respect and trust; Mobilizes others to fulfill the vision; Provides vision and inspiration to peers and subordinates.

PHYSICAL DEMANDS AND WORK ENVIRONMENT:

- Mobility sufficient to perform activities required of position, including travel to customer locations
- Manual dexterity for the functional operation of office equipment, such as computers, calculators, etc.
- Ability to actively engage in necessary communications with internal and external customers.

Please email resume or completed application to cguthrie@queenstownbank.com.

Queenstown Bank is an Equal Opportunity / Affirmative Action Employer

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