

## *American United Federal Credit Union*

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### **JOB DESCRIPTION – ASSISTANT BRANCH MANAGER**

#### **Classification**

Non-Exempt

#### **Reports to**

Branch Manager

#### **General Overview of American United Federal Credit Union**

American United is committed to reinvesting into the community every day with each employee dedicated to advocate for every member. As we strive to ***“Be the Difference that Makes a Difference in our Members’ Lives”***, we also pride ourselves in advocating for our employees to make sure they have the most competitive compensation, incentive program, health benefits package, career advancement, tuition reimbursement program, paid time off, and 401k match program in the industry and community. New full time employees enjoy 3 weeks of paid time off per year, fully vested 401k match program, and many positions have unlimited earning potential. American United is a quickly growing credit union because of our vision to invest into our members and employees. Join us and see why we’re different!

#### **Summary/Objective**

Responsible for assisting with the direction and administration of branch operations. Ensures established policies and procedures are followed. Oversees the provision of a full range of services to members and prospective members. Ensures members are promptly and professionally served. Acts as Branch Manager as necessary. Trains, directs, and assists in supervising branch staff. Performs various branch functions as required.

#### **Essential Functions**

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Assumes responsibility for assisting in the supervision of branch operations.
  - Ensures operations are conducted in accordance with established Credit Union policies, legal and regulatory requirements, and audit standards. Provides suggestions for improved effectiveness.
  - Ensures branch security. Assists with opening and closing the building in accordance with set hours.

- Ensures the branch balances all transactions at the close of each day. Proofs Tellers, runs related reports, and balances the vault at the beginning & end of each day. Provides assistance to Tellers as needed. Completes mid-month & month end certification of all cash items, including but not limited to ATM's and negotiable instruments.
  - Assists with Member Service Representative functions. Performs duties related to loan processing, certificates of deposit, and IRAs. Handles opening and closing of safe deposit boxes. Assists in opening new member accounts and with loan closings and disbursements.
  - Assists Branch Manager as needed to promote branch business development and seeks to broaden member base.
  - Acts as a Loan Officer, processing and approving member loans within established policies and limits.
  - Completes required reports, as directed, and records and ensures that branch functions are properly documented. Assists the Branch Manager in completing and carrying out Performance Reviews, Crucial Conversations, and Employee Development for Tellers and MSRs.
  - Assists with implementing changes to established policy and procedures within the branch.
  - Serves as a notary public
2. Assumes responsibility for establishing and maintaining effective coordination and working relations with branch personnel.
    - Provides assistance, direction, and supervision as needed including guidance for Tellers, and Member Service Representatives.
    - Reviews and monitors the work of branch personnel. Provides suggestions and support as necessary.
    - Assists with orientation of new employees and staff training sessions. Ensures personnel are well trained in all phases of their respective jobs. Performs cross training as necessary.
    - Assists with determining appropriate staffing levels and scheduling employees.
    - Assists with tracking individual progress and conducting performance appraisals. Formulates and implements corrective actions as needed.
  3. Assumes responsibility for establishing and maintaining effective, professional business relations with members.
    - Ensures members' requests and questions are promptly and courteously resolved. Answers members' questions or refers appropriately. Verifies deposits and provides payoff and bluebook quotes.
    - Ensures members are informed of Credit Union services, products, and policies.
    - Ensures the Credit Union's professional reputation is maintained.
  4. Assumes responsibility for related duties as required or assigned.

- Replaces Branch Manager as necessary. Assists with personnel functions as assigned.
- Ensures work area is clean, secure, and well maintained.

### **Competencies**

- Branch services are efficiently and effectively delivered in accordance with established Credit Union policies and standards.
- Good business relations exist with members and their questions and problems are promptly resolved.
- Good working relations exist with branch personnel. Assistance is provided as needed.
- Required reports and records are accurate and timely.
- Management is appropriately informed of area activities and of any significant problems.
- Demonstrates the ability to successfully cross sell American United products and services and advocate for our members. Demonstrates success with lead lists.

### **Supervisory Responsibility**

This position has supervisory responsibility of tellers, MSR's, & head tellers within the branch.

### **Work Environment**

This job operates in a credit union. It is a professional environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

### **Travel**

This position may require up to 25% travel.

### **Required Education and Experience**

- Six months to two years of related operations experience required.
- Thorough knowledge of credit union products, services, and policies. Understanding of Teller and Member Service Representative functions. Knowledge of Loan Officer duties.
- A significant level of trust and diplomacy is required, in addition to normal courtesy and tact. Work involves extensive personal contact with others and/or is usually of a personal or sensitive nature. Work may involve motivating or influencing others. Outside contacts become important and fostering sound relationships with other entities (companies and/or individuals) becomes necessary.
- Strong interpersonal, leadership, and supervisory skills. Well organized. Ability to operate related computer applications and related business equipment.

### **Preferred Education and Experience**

- Additional coursework preferred
- Management training
- At least three years branch/teller experience with one year of lending experience

**Additional Eligibility Qualifications**

**Physical Activities and Requirements**

- Talking: Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.
- Average Hearing: Able to hear average or normal conversations and receive ordinary information.
- Repetitive Motion: Movements frequently and regularly required using the wrists, hands, and/or fingers.
- Finger Dexterity: Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.
- Average Visual Abilities: Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery.
- Physical Strength: Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally. (Almost all office jobs.)

**Mental Activities and Requirements**

- Reasoning Ability: Able to interpret a variety of technical instructions and can deal with multiple variables.
- Mathematics Ability: Ability to compute discount, interest, profit, and loss; commission markup and selling price; and ratio, proportion, and percentage. Able to perform very simple algebra.
- Language Ability: Ability to read financial reports, and legal documents. Ability to prepare manuals, and critiques.
- Ability to prepare and make comprehensive presentations and communicate professionally before an audience.

**Other Duties**

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

**Signatures**

This job description has been approved by all levels of management:

Manager: \_\_\_\_\_

HR: \_\_\_\_\_

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee: \_\_\_\_\_ Date: \_\_\_\_\_

**Intent and Function of Job Descriptions**

*Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well-constructed job descriptions are an integral part of any effective compensation system.*

*All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.*

*In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.*

*Job descriptions are not intended as and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.*