

Ames Community Bank

Job Description

Job Title: SVP-Retail Banking Manager

Department: Retail

Reports To: Vice Chairman-Ames Community Bank

FLSA Status: Exempt

Prepared By: Human Resources Officer

Prepared Date: June 2010

Revised Date:

Approved By: Human Resources Officer/Vice-Chairman

Approved Date: June 2010

Summary As the retail department head manages the operations and customer service functions of retail branches for the bank; establishes and monitors branch operating standards to protect the bank from unnecessary losses and risk This position is responsible for monitoring the retail department compliance with operating and security procedures and applicable regulations; develops and implements branches customer service, operations, and security policies and procedures; and provides guidance and support for resolution of personnel matters in cooperation with Human Resources Department. This job class requires knowledge of retail banking operations and marketing, and the ability to develop, implement, and monitor branch compliance with regulations, policies, and procedures.

Essential Duties and Responsibilities include the following. Other duties may be assigned.

1. Management And Supervision of Retail Department
 - * Supervises the activities of the Retail Department (marketing, deposits, consumer loans, and cash management) and the Financial Services Department-Community Financial Center, including sales, service and income generation.
 - * Regularly visits branches and evaluates needs as they relate to the day to day operations, customer service, and marketing.
 - * Controls and reduces, when possible, operating expenses.
 - * Matches staff expense and staffing levels to customer needs.
 - * Member of ALCO and submits to committee deposit/retail-related fees and consumer and in-house mortgage rates for consideration and approval.
2. Management and Development of Retail Products and Programs
 - * Develops training materials and conducts product and service training programs for the Retail Department.
 - * Develops, evaluates and oversees the roll out of new deposit and consumer loan products and services.
 - * Reviews and analyzes branch retail sales performance and trends, and ensures established branch goals are being achieved.
 - * Regularly reviews and updates existing consumer products and services.
 - * In coordination with supervisor develops new consumer oriented marketing and promotional programs for the bank.
 - * Defines localized marketing requirements in the defined geographic area complementing the centralized marketing efforts of the company as a whole. This would include defining a plan to develop a high profile for the retail department by whatever means may be appropriate for the area, including direct mail, local sponsorships of events, representation in community organizations, etc. . . .
3. Guidance, Assistance and Support to Operational Areas
 - * Provides guidance/assistance to branches in operational matters by:
 - ** developing and implementing policies and procedures relative to operational issues such as losses, cash totals reduction, merchant processing, approval limits and other significant operational issues.
 - ** resolving complex customer problems.
 - * Evaluates retail branch operational needs and recommends changes, as needed.
 - * Provides counsel and support to staff on operational, as well as, product/service issues.
4. Staffing, Training and Communication
 - * Ensures all branches are appropriately staffed and properly trained to perform their branch operational duties.
 - * Conducts employment interviews, as necessary, and staffs branches and departments with top performers.
 - * Reviews and evaluates performance of direct reports and conducts counseling sessions, as necessary.
 - * Ensures accurate job descriptions are established, in coordination with Human Resources, and reviewed with staff.
 - * Ensures the development of employees through cross-training and developmental classes and seminars.
 - * Ensures performance standards are established, communicated to staff and attained.
 - * Ensures the communication of all policies and procedures, guidelines, and promotional materials to appropriate employees.

- * In coordination with Human Resources and Retail Managers, resolves personnel issues regarding Retail Department employees.
- * Determines staffing needs and coordinates scheduling with Retail Managers.
- * Conducts retail meetings as necessary.
- * Interacts with other department heads to resolve interdepartmental issues.

5. Compliance/CRA

- * Establishes, oversees and implements consumer compliance handling procedures.
- * Coordinates with designated officer in the prompt investigation, research and response to consumer complaints.
- * Ensures the maintenance of accurate documentation of consumer complaints, resolutions of the complaints and periodically reviews and evaluates trends of complaints and makes appropriate recommendations to executive management.
- * Ensures compliance with all bank policies and procedures, laws, regulations and legislations affecting branch sales, programs and services.
- * Coordinates with Internal Audit in ensuring that branch related policies and procedures are kept current and updated information is disseminated to staff.
- * Participates in civic and community activities to enhance bank's visibility and image in the community.

Supervisory Responsibilities

Manages subordinate supervisors who supervise employees in the Retail and Financial Services Departments. Is responsible for the overall direction, coordination, and evaluation of these units. Also directly supervises non-supervisory employees. Carries out supervisory responsibilities in accordance with the organization's policies and applicable laws. Responsibilities include interviewing, hiring, and training employees; planning, assigning, and directing work; appraising performance; rewarding and disciplining employees; addressing complaints and resolving problems.

Competencies

To perform the job successfully, an individual should demonstrate the following competencies:

Analytical - Synthesizes complex or diverse information; Collects and researches data; Uses intuition and experience to complement data; Designs work flows and procedures.

Design - Generates creative solutions; Translates concepts and information into images; Uses feedback to modify designs; Applies design principles; Demonstrates attention to detail.

Problem Solving - Identifies and resolves problems in a timely manner; Gathers and analyzes information skillfully; Develops alternative solutions; Works well in group problem solving situations; Uses reason even when dealing with emotional topics.

Project Management - Develops project plans; Coordinates projects; Communicates changes and progress; Completes projects on time and budget; Manages project team activities.

Technical Skills - Assesses own strengths and weaknesses; Pursues training and development opportunities; Strives to continuously build knowledge and skills; Shares expertise with others.

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.

Interpersonal Skills - Focuses on solving conflict, not blaming; Maintains confidentiality; Listens to others without interrupting; Keeps emotions under control; Remains open to others' ideas and tries new things.

Oral Communication - Speaks clearly and persuasively in positive or negative situations; Listens and gets clarification; Responds well to questions; Demonstrates group presentation skills; Participates in meetings.

Written Communication - Writes clearly and informatively; Edits work for spelling and grammar; Varies writing style to meet needs; Presents numerical data effectively; Able to read and interpret written information.

Teamwork - Balances team and individual responsibilities; Exhibits objectivity and openness to others' views; Gives and

welcomes feedback; Contributes to building a positive team spirit; Puts success of team above own interests; Able to build morale and group commitments to goals and objectives; Supports everyone's efforts to succeed.

Visionary Leadership - Displays passion and optimism; Inspires respect and trust; Mobilizes others to fulfill the vision; Provides vision and inspiration to peers and subordinates.

Change Management - Develops workable implementation plans; Communicates changes effectively; Builds commitment and overcomes resistance; Prepares and supports those affected by change; Monitors transition and evaluates results.

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.

Leadership - Exhibits confidence in self and others; Inspires and motivates others to perform well; Effectively influences actions and opinions of others; Accepts feedback from others; Gives appropriate recognition to others.

Quality Management - Looks for ways to improve and promote quality; Demonstrates accuracy and thoroughness.

Business Acumen - Understands business implications of decisions; Displays orientation to profitability; Demonstrates knowledge of market and competition; Aligns work with strategic goals.

Cost Consciousness - Works within approved budget; Develops and implements cost saving measures; Contributes to profits and revenue; Conserves organizational resources.

Diversity - Demonstrates knowledge of EEO policy; Shows respect and sensitivity for cultural differences; Educates others on the value of diversity; Promotes a harassment-free environment; Builds a diverse workforce.

Ethics - Treats people with respect; Keeps commitments; Inspires the trust of others; Works with integrity and ethically; Upholds organizational values.

Organizational Support - Follows policies and procedures; Completes administrative tasks correctly and on time; Supports organization's goals and values; Benefits organization through outside activities; Supports affirmative action and respects diversity.

Strategic Thinking - Develops strategies to achieve organizational goals; Understands organization's strengths & weaknesses; Analyzes market and competition; Identifies external threats and opportunities; Adapts strategy to changing conditions.

Judgment - Displays willingness to make decisions; Exhibits sound and accurate judgment; Supports and explains reasoning for decisions; Includes appropriate people in decision-making process; Makes timely decisions.

Motivation - Sets and achieves challenging goals; Demonstrates persistence and overcomes obstacles; Measures self against standard of excellence; Takes calculated risks to accomplish goals.

Planning/Organizing - Prioritizes and plans work activities; Uses time efficiently; Plans for additional resources; Sets goals and objectives; Organizes or schedules other people and their tasks; Develops realistic action plans.

Professionalism - Approaches others in a tactful manner; Reacts well under pressure; Treats others with respect and consideration regardless of their status or position; Accepts responsibility for own actions; Follows through on commitments.

Quality - Demonstrates accuracy and thoroughness; Looks for ways to improve and promote quality; Applies feedback to improve performance; Monitors own work to ensure quality.

Quantity - Meets productivity standards; Completes work in timely manner; Strives to increase productivity; Works quickly.

Safety and Security - Observes safety and security procedures; Determines appropriate action beyond guidelines; Reports potentially unsafe conditions; Uses equipment and materials properly.

Adaptability - Adapts to changes in the work environment; Manages competing demands; Changes approach or method to best fit the situation; Able to deal with frequent change, delays, or unexpected events.

Attendance/Punctuality - Is consistently at work and on time; Ensures work responsibilities are covered when absent; Arrives at meetings and appointments on time.

Dependability - Follows instructions, responds to management direction; Takes responsibility for own actions; Keeps commitments; Commits to long hours of work when necessary to reach goals; Completes tasks on time or notifies appropriate person with an alternate plan.

Initiative - Volunteers readily; Undertakes self-development activities; Seeks increased responsibilities; Takes independent actions and calculated risks; Looks for and takes advantage of opportunities; Asks for and offers help when needed.

Innovation - Displays original thinking and creativity; Meets challenges with resourcefulness; Generates suggestions for improving work; Develops innovative approaches and ideas; Presents ideas and information in a manner that gets others' attention.

Qualifications To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience

Bachelor's degree (B. A.) from four-year college or university and seven to ten years related diversified bank management experience and/or training. Must have experience at management and supervisory level in operations, sales, and consumer lending areas.

Prefer to have completed Graduate School of Banking.

Language Skills

Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.

Mathematical Skills

Ability to work with mathematical concepts such as probability and statistical inference. Ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations.

Reasoning Ability

Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.

Computer Skills

To perform this job successfully, an individual should have knowledge of Spreadsheet software, Word Processing software, Internet and Outlook.

Certificates, Licenses, Registrations

Other Skills and Abilities

Other Qualifications

Must be able to travel using own transportation.

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

While performing the duties of this Job, the employee is regularly required to sit; use hands to finger, handle, or feel; reach with hands and arms and talk or hear. The employee is frequently required to walk. The employee is occasionally required to

stand; climb or balance and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 30 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision and depth perception.

Work Environment The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

EEO/AAP

Supervisor Signature

Date

I acknowledge that I have received, read, and understand the duties and responsibilities outlined in this job description

Employee Signature

Date