



Bellingham - Branch Manager

Reports to: VP/Retail Banking Officer

Supervises: Assistant Branch Manager, Personal Bankers, Tellers

Salary Range: \$70,000 - \$85,000

Summary:

This position requires supervisory, sales and administrative responsibility for various retail banking functions for a retail banking office. Focus is on sales, service, business development and training/professional development of staff. Serves as coach and leader.

Ultimate responsibility to achieve branch goals, including deposit growth, maintaining existing customer relationships, acquisition of new commercial and retail banking relationships; identifies new business opportunities in the community; expands existing customer relationships. Identifies referral opportunities for other key relationship managers including Charles River Bank's mortgage consultants, commercial lenders, and financial services team. Must take an active role in marketing, business development, and coordination of special events that highlight the Bellingham Office.

Together with the Bellingham Assistant Branch Manager, exercises executive and administrative control over the daily functions of the office.

Supervises:

Bellingham Assistant Branch Manager, Personal Bankers and Tellers.

Judgment:

Work is performed under the general supervision of the VP/Retail Banking Officer; requires considerable judgment and creativity in choice of action within the Bank's established policies and objectives for growth, customer service and a presence in the communities served by Charles River Bank.

Job Requirements:

- Bachelor's degree or equivalent professional training/work experience.
- Three to five years of experience in a financial institution.
- Leadership, business development and supervisory experience.
- Strong, effective written and verbal communication skills.

Special Knowledge, Abilities, and Skills:

Considerable knowledge of banking regulations, operations, products, services, and Bank policies and procedures. Proven capability to train, motivate, coach and supervise team members. Ability to deal with customers effectively to maintain a high level of customer service, and to be objective, firm, and persuasive in making good contacts in the communities and in developing business. Creative and pro-active in developing and implementing programs to market the Bank's products and services. Sales-oriented and pays attention to the details.

Physical Requirements:

Ability to communicate clearly and concisely with customers and team. Mobility in moving outside the Bank to make business calls to promote the Bank. Ability to lift up to 25 lbs. for coin shipments, etc. when necessary.

Specific Job Functions:

- Responsible for achieving deposit growth, lending and referral goals; operational efficiency goals, customer engagement goals and compliance expectations.
- Opens and closes the branch; maintains and stays abreast of security policies and procedures; maintains knowledge of Bank policies and procedures; manages overall branch office operations.
- Handles customer problems and complaints; assists customers with special requests.
- Participates in activities for generating new business such as identifying potential customers, sales calls and special events.
- Ensures financial institution compliance with all banking regulations and internal training requirements; completes monthly audit and security reports.
- Processes savings and teller work, whenever necessary.
- Oversees and participates in various aspects of operations and retail banking functions.
- Makes recommendations regarding staffing; recruits, interviews applicants, and recommends hiring.
- Ensures proper training and professional development strategy is developed for all Branch Team members; ensures monthly compliance training is completed.
- Evaluates Branch Team member performance and recommends salary adjustments within established budgetary limits; performs regular accountability/performance reviews; applies personnel actions as deemed appropriate after consultation with management;
- Plans and implements programs for training personnel and motivates them to be sales oriented; utilizes Customer Engagement Program to identify and expand new and existing customer relationships.
- Responds to customers' inquiries and complaints; researches and resolves problems.
- Provides customer service as needed; determines customers' needs and informs them of Bank products and services, referring to appropriate personnel or relaying customer information to other Bank departments.
- Originates consumer loan applications; refers home equity and mortgages to the mortgage consultant.

- Represents the Bank through active involvement in community and industry organizations.
- Maintains branch schedule; identifies staffing needs and makes recommendations accordingly; coordinates and facilitates regularly scheduled Branch Team meetings.
- Responsible for maintaining office building, grounds, equipment and fixtures.
- Occasionally maintains contact with assigned real estate brokers and builders.
- Prepares reports for management as required.
- Provides and maintains a professional, business-like atmosphere within the branch.