

**VERABANK
JOB DESCRIPTION**

JOB TITLE: Branch Manager

DEPARTMENT: Branch Banking

INCUMBENT: _____

SUPERVISOR: Regional Branch Manager

FLSA STATUS: Exempt

DATE: July 12, 2004

JOB PURPOSE

Responsible for the effective management of branch staff, growth and profitability of the branch. Develops new business and expands existing customer relationships. Makes and services a variety of loans and maintains a high quality loan portfolio to minimize loss to the Bank. Responsible for all profit and loss activities of the branch, manages the branch staff and ensures compliance with bank policies and procedures.

DUTIES AND RESPONSIBILITIES

1. Exercises authority concerning staffing, training, performance appraisals, promotions, career development, salary actions and terminations of subordinate personnel.
2. Maintains a high level of employee morale to minimize turnover and maximize customer service satisfaction.
3. Develops a quality loan portfolio to obtain the bank's loan growth objectives. Accepts, counsels, analyzes, collects and reviews required documents to initiate the loan process. Monitors loan portfolio to correct loan document exceptions and services the loan portfolio to reduce past dues and charge offs.
4. Responsible for ensuring deposit growth to obtain the bank's deposit growth objectives by promoting the bank's products and services. Monitors and makes decisions on assigned DDA accounts related to overdrafts, service charges, return items, charge backs, etc.
5. Communicates and implements new ideas and marketing strategies within branch market area to improve sales, cross-sells, marketing, and staff development.
6. Implements corporate culture through reinforcement of quality service and teamwork and maintains a high level of employee morale within the branch.
7. Develops retail and commercial business through expansion, retention, and development strategies.
8. Ensures branch compliance with audit and regulatory procedures.
9. Represents the bank in civic and community activities to promote the image of the

bank in the branch market area.

CONTACTS

Daily contact with bank customers and branch staff. Frequent contact with other branch and department managers.

SPECIFIC REQUIREMENTS

1. Bachelor's degree or equivalent experience.
2. Five to seven years branch management experience.
3. Five years experience in a financial institution in a direct lending function.
4. Comprehensive knowledge of banking rules and regulations.
5. Excellent oral and written communication skills.
6. Demonstrated experience in quality lending decision-making skills.
7. Excellent customer service skills.
8. Leadership and coaching skills.

PREFERRED REQUIREMENTS

1. Familiar with the bank's core accounting system.
2. Ability to work independently and as a team with excellent time management skills.
3. Knowledge of personal computer and related word processing and spreadsheet software.
4. Detail oriented.
5. Knowledge of various banking departments.
6. Management skills including organizing, planning, delegating and interpersonal skills.

PHYSICAL REQUIREMENTS

Office setting with moderately varied desk-oriented activity, with fatigue being relieved by opportunities to stand and move around in a comfortable environment.

NOTICE

1. This job description in no way states or implies that these are the only tasks to be performed by the incumbent occupying this position. The incumbent will be required to follow any other instructions and to perform any other job-related duties.
2. Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the incumbent will possess the abilities and aptitudes to perform each task proficiently.
3. Ability means to possess and apply both knowledge and skill.
4. This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
5. This job description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.

6. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
7. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
8. This position description does not create an employment contract, implied or otherwise, other than an “at will” employment relationship.

Employee

Department/Division Manager

Date

Date