

JOB DESCRIPTION

Mainstreet Community Bank of Florida

Branch Manager

FLSA Status: Salary – Exempt

Reports to: This position reports directly to the Market President

Accountability Objective: Responsible and accountable for directing and administering a branch office. Ensure that the branch provides the public with banking services, credit decisions and service for consumer and commercial loans. Promote growth through the development of deposits, fee-based services and the development and retention of new customers. Represents the financial institution to the community through good customer relations. Calls on and corresponds with local businesses, builders, and sales agents to generate deposit and loan business sufficient to meet the branch's assigned goals. Proactively engage in prospective lending opportunities, originating new consumer loans, and managing existing loan portfolio.

Education/Experience Required: A bachelor's degree in a business-related field and/or one to five years of retail banking experience. Must have in-depth knowledge of retail policies, procedures, and retail products.

Performance Requirements: Positive attitude, respect for customers, supervisor and coworkers; maintains and ensures confidentiality; leadership skills; ability to accept and follow instructions; ability to multi-task; cooperation; teamwork; flexibility; adherence to security procedures; compliance with rules and regulations; operates financial calculator, personal computer, computer printer, copier, fax machine, effective use of various computer applications such as Excel, Microsoft Word, good telephone, verbal, and customer skills; willingness to continue education. All consumer residential mortgage lenders that fall under the description of a Mortgage Loan Originator (MLO) as specified in the S.A.F.E. Act must be registered with the National Mortgage Licensing System (NMLS). A MLO must be registered, maintain registration and obtain a unique identifier from the NMLS Registry prior to engaging in mortgage loan origination activity. *Occasional travel may be required for training or other business-related issues.*

Specific Job Functions:

- Interview and hire Personal Bankers, Senior Personal Bankers, and Assistant Branch Managers. Assist in the proper training and development of new employees. Provide continuous education of policies and procedures to the staff.
- Administer the supervision of the office to ensure proper functioning of day-to-day operations, including adhering to security policies and procedures, control of cash levels and adequate supply of inventory.
- Make daily NSF decisions.
- Oversee overdrafts.
- Approve Wire Transfers.

EOE/Vet/Disability

- Control and order supplies.
- Audit Personal Banker's, Senior Personal Banker's, and Vault.
- Review Jack Henry General Ledger(s) for unauthorized use.
- Oversee the administrative aspects of the office, including, various audits, monitoring of control accounts, and management of cash items.
- Make sure Training is being completed and properly tracked.
- Set priorities, direct and delegate responsibilities to the staff and follow through on implementation of the designated activities.
- Ensure that regular office staff meetings are established to communicate to the staff the goals of the office and recognizes successes.
- Evaluate performance on a constant basis; providing counseling and guidance as needed; annually prepare formal written performance appraisals, recommending salary increases and promotions as appropriate.
- Coordinate weekly interaction meetings with Assistant Managers on promoting Best Practices/Best Efforts.
- Ensure that the staff receives training to properly sell and cross-sell.
- Provide services to customers and prospective customers on various banking matters, including the explanation and opening of new accounts and professional resolution of problems/issues.
- Promote bank products and service in the community to assist in the continuing growth of the office. Be proactive in recruiting new business, making business calls, and following up on prospective customers.
- Call on potential or existing customers to develop new business and increase or retain existing business.
- Promote related banking services to include cash management, deposit products and other bank services.
- Demonstrate sound judgment in decision making, abiding to established guidelines and procedures.
- Coordinate with Facilities Manager to maintain the interior and exterior of the building.
- Maintain a position of trust and responsibility by keeping all customer business confidential.
- Assists bank in maintaining compliance with their BSA Program and USA Patriot Act.
- Demonstrates compliance with Customer Rights to Confidentiality and Privacy and maintains an environment of security and trust.

COMPLIANCE

All associates have a responsibility to understand the Bank's BSA/AML Program, the procedures outlined in it, and to follow the Program and procedures in performing their duties. When an associate has supervisory responsibilities, he or she will make certain that his/her staff understands the responsibilities to comply with applicable regulatory issues and internal programs, policies, and procedures. Any associate that fails to adhere to the BSA/AML Program or commits other violations of the Code of Conduct may be subject to disciplinary action up to and including termination.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an associate 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, stand, use hands to finger, handle or feel, reach with hands and arms, and talk or hear. The employee is frequently required to stand and walk. The employee must occasionally lift and/or move up to 10 pounds. Vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus.

NOTICE

- ✓ This position description in no way states or implies that these are the only tasks to be performed by the employee occupying this position. The employee will be required to follow any other instructions and to perform any other job-related duties.
- ✓ Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the employee will possess the abilities and aptitudes to perform each task proficiently.
- ✓ Ability means to possess and apply both knowledge and skill.
- ✓ 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.
- ✓ This position 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.
- ✓ All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
- ✓ Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
- ✓ This position description does not create an employment contract, implied or otherwise, other than an “at will” employment relationship.

***This job description does not list all of the functions of the job. Management often assigns other additional duties. This job description may be revised at any time.**