



**POSITION DESCRIPTION**

<b>Position Title:</b>	Retail Banking Manager	<b>Hours:</b>	Mon-Fri
<b>Reports To:</b>	President and CEO	<b>FLSA Status:</b>	Exempt
<b>Department:</b>	Retail Branch Services – Tacoma, Auburn, Enumclaw, and Olympia		

**POSITION SUMMARY:**

The Retail Banking Manager is responsible for the overall profitability and efficient operation of our branch network. They will assist with development of annual deposit, savings and client retention and growth goals and establish/implement annual branch sales plans. They will also ensure all branches are staffed adequately and trained/focused on sales and superior client service. They will hold Branch Managers accountable for sales routines, profit goals, operational compliance, efficiencies, and service standards and collaborate with Senior Management to maintain one shared voice in accordance with the Bank's mission, vision, and core values. This position will also be responsible for building the Bank's presence in the community through prospecting and relationship development as well as active community involvement.

**ESSENTIAL DUTIES AND RESPONSIBILITIES:**

- Assure compliance with all Bank policies and procedures as well as state and federal banking regulations, as applicable. Follow all BSA/AML/OFAC guidelines and complete annual training as assigned.
- Assist in planning the annual budgets and revenue projections (per branch) and submit to Senior Management for approval. Operate within this budget during the year, communicating goals to Branch Managers.
- Work in partnership with the President/CEO, Marketing Department, and Branch Managers to develop marketing plans with a sales execution strategy.
- Work with Commercial Loan Team Leader and Cash Management Sales to coordinate joint marketing plans and cross-selling efforts and to ensure all employees maintain effective communication and partnership in serving clients.
- Identify opportunities to deepen existing client relationships and/or improve Bank profitability. Refer to Cash Management and/or Lending Department when appropriate.
- Communicate regularly with Branch Managers about the Bank's strategic vision and promote ways to differentiate the Bank's service standards from competitors.
- Establish sales goals for branch staff as they best fit the Bank's strategic direction. Schedule and lead retail sales meetings and participate in Production and Sales Team meetings. Enhance the sales solutions and service skills of branch team members by collaboratively mentoring retail team members.
- Be a catalyst to increase adoption and usage of all Bank products and solutions, seeking training and product information from different departments when needed.
- Ensure internal policies and procedures are followed to aid in satisfactory audits results. Provide support and leadership to Branch Managers during audits and exams.
- Work with Branch Managers on the successful onboarding of new team members in relation to sales solutions and client engagement.

- Ensure accurate performance reviews/coaching opportunities are completed on a consistent and timely basis. Identify team strengths/weaknesses to improve or support the needs of the branch network.
- Create a desirable and rewarding environment where teamwork is celebrated, and individuals and teams are recognized for superior performance on a regular basis.
- Directly manage branches in the district when Branch Managers are unavailable.
- Resolve client issues where a higher level of authority is required.
- Contribute to a favorable public image of self, Commencement Bank, and its divisions, by establishing and maintaining professional relationships and through community participation (civic, industry, and professional). Genuinely support community outreach programs / non-profit organizations – preferably at board-level.
- Other duties as assigned.

#### **REQUIRED SKILLS:**

- Bachelor’s degree (BA) in Business and minimum ten years in branch system responsible for some combination of business development, managing a branch(es), sales and service coaching, opening new accounts, and regulatory compliance or appropriate combination of education and experience.
- Demonstrated skills in business development for bank deposit products and services.
- Ability to lead, motivate, and train/coach others in business development, sales, and overall performance.
- Demonstrated skills with strategic planning, creating budgets, developing marketing plans, and goal setting.
- Excellent communication, organizational, and interpersonal skills.
- Ability to use technology for organizational advantage and communication and understand importance of technology within industry.
- Ability to make decisions, resolve conflict, research and solve problems, work independently, and manage multiple tasks.
- Desire and ability to work as part of a team, within the community, and with people of diverse backgrounds.
- Ability to accept, lead, and manage change caused by client demand, corporate needs, or regulatory requirements.
- Consumer lending experience.

#### **WORK ENVIRONMENT:**

- Must be able to remain in a stationary position for extended periods of time.
- Must be able to effectively communicate and exchange accurate information.
- Must be able to work in an environment with moderate noise levels and with frequent employee/client contact and interruptions during the day.

#### **QUALIFICATIONS:**

- High school graduate or GED required
- Valid driver’s license

#### **TRAVEL:**

- Occasional, local travel may be required.

**This job description is subject to change at any time.**