

The Community Bank

Assistant Office Manager

South Banking Office

Summary:

Assists in overseeing operation of the branch office, ensuring that established policies and procedures are followed. Assists in leading, coaching and inspiring a great team. Sells financial solutions to customers and potential customers.

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

- Assists in managing the office including office team and office operations.
- Assists customers and makes them feel welcome.
- Answers phone and assists customers of transfers and routes calls as necessary.
- Functions as a Customer Service Representative as time permits and needs dictate (See Customer Service Representative job description).
- May assist with vault duties as needed (see Vault CSR job description).
- Advises and approves Vault CSR's cash orders and monitors daily cash totals of the office.
- Remains knowledgeable of Bank's products and services and explains to customers accurately.
- Explains, promotes, and sells products such as check cards, checking accounts, loans, CD's, money orders, cashier's checks, gift cards, and online banking and bill pay.
- Explains, promotes and refers our Community Financial Advisors.
- Works with Community Financial Advisors to assist customers with Non-Bank products and services.
- Opens new deposit accounts, including checking, savings and CDs.
- Opens IRAs and handles distributions.
- Conducts account maintenance, account balance and research.
- Reviews and monitors accounts as needed.
- Opens new credit card accounts as needed.
- Manages customer lending requests; works with appropriate departments to meet customer needs.
- Provides information to potential as well as existing customers regarding rates, terms, payments.
- Reviews loan requests in a thorough and timely manner, and present recommendation for approval or denial of requests in a format consistent with Company policy and regulatory guidelines.
- Pulls credit reports on loan applicants and analyzes applicant's financial status, credit, and property evaluation to determine feasibility of granting loan; works with Office Manager, Office Administrator, Market Leader, or Real Estate Leading Officer when additional help is needed.
- Prepares appropriate loan underwriting for all required loans.
- Prepares appropriate loan documents and verifies completeness of data.
- Prepares and closes on new loan accounts, including installment loans, HELOC loans and provides mortgage loan referral packets.
- Notifies customer by mail, email, telephone or in person of acceptance or rejection of application.

- Submits loan packet to proper internal departments.
- Ensures timely flow of loan packages from application to closing, including follow-up with all closings.
- Assists in managing office loan portfolio credit quality and maintains low delinquency consistent with Company guidelines.
- Manages collections of the office by assisting in making collection calls on office delinquent accounts and sending out past due letters.
- Cashes in dealer loans when applicable.
- Explain, promotes and refers commercial loans.
- Conducts loan maintenance and research when requested.
- Manages and resolves customer complaints.
- Maintains and services remote ATM's as needed.
- Balances the ATM as needed.
- Initiates wire transfers and sends to the Electronic Banking Department.
- Reviews and handles the Cognos exception-report daily.
- Makes sales calls for business development; achieves sales call goals.
- Achieves office business plan goals as assigned.
- Prepares monthly reports timely.
- Participates in community involvement activities outside of the Bank.
- Attends outside meetings of local groups for the purpose of business development.
- Serves as Company representative to various community groups and organizations. Makes presentations as appropriate.
- Attends various internal management, loan and operational meetings.
- Represents Bank in a positive manner in all relevant market areas.
- Complete continuing education for insurance (if applicable).
- Attends training as needed or assigned.
- Works in conjunction with Office Manager:
- Coordinates communications, workflow and reporting activities between departments and banking office to ensure correct and efficient daily operations. Works closely and efficiently with all other departments in the Company.
- Keeps employees informed of current policies and new procedures to maintain good customer service and uniform operating methods.
- Analyzes present systems, methods, and personnel to formulate recommendations to streamline operations, automate and reduce costs. Seeks opportunities to improve office efficiencies to better serve the clients.
- Ensures adherence to the internal controls associated with banking operations.
- Takes the lead in investigating and resolving complex office operational issues; handles complex customer issues and communicates with customers and/or the appropriate banking professionals.
- Communicates regularly with Manager on successes, issues, concerns, ideas and recommendations. Confers with Manager and other Management team members to review achievements and discuss required changes in goals or objectives resulting from current status and conditions.
- Assists in preparation of the annual budget and financial goals.

- Manages office to ensure operational practices are in compliance with regulatory procedures and security standards.
- Maintains knowledge of security and safety policies and adheres to procedures; works closely with the Safety and Security Officer to ensure that employees are properly trained and made aware of any changes to procedures.
- Works closely with the Safety and Security Officer and with proper law enforcement officials pertaining to robberies, forged checks, identity theft issues and internal discrepancies.
- Ensures that employees are trained in applicable rules and regulations and are made aware of any compliance changes.
- Ensures product promotions, sales promotions, referral programs, sales goals and signage are implemented correctly and timely and property tracked in the office.
- Coordinates with the marketing department to ensure solid community involvement, and volunteerism personally and within the office.
- Leads the office team with disaster recovery, emergencies, procedures and execution such when required.
- Provides employees with needs such as: approving checks, overrides, signing cashier checks.
- Manages the opening and closing of the office.
- Completes office security and alarm audits as required.
- Is responsible for disclosures and postings in the lobby and employee area.
- Handles maintenance of office interior and exterior; ensures that office and property is in good working and presentable conditions. Makes suggestions for necessary office interior and exterior updates; requests estimates as needed and works directly with contractors as needed.
- Ensures office equipment, systems and technology is working properly; ensures that employees are aware of how to use appropriately. Follows proper channels to address any equipment, systems and technology issues.
- Conducts, supervises and delegates random and scheduled audits.
- Conducts monthly office team meetings which include communications, training and motivating employees and sharing information as appropriate from management meetings.
- Supervises and trains employees on referral and sales techniques.
- Oversees and reports office team's referrals and sales to reach established goals.
- Assigns and manages employees' duties and tasks in order to ensure proper productivity and functionality.
- Coaches and motivates employees and ensure a positive and safe working environment.
- Trains employees when needed and ensures employees are completing and attending required training.
- Ensures all employee annual goals and CSR referral goals are met.
- Manages and resolves employee issues; notifies Human Resources when necessary.
- Works with Human Resources to ensure all counseling reports, performance improvement plans, warning notices, final warning notices and notices of discharge are prepared objectively and accurately.
- Works with Human Resources to prepare performance check-ins for employees.
- Tracks career path interests and opportunities for employees.
- Continually coaches employees on professional development and job performance expectations.
- Documents employee files properly.
- Handles and tracks employee time off requests.

- Handles and tracks employee hours and office schedule.
- Follows, supports and enforces Company policies and procedures.
- Positively represents the Company's culture and values.
- Achieves annual goals as assigned.
- Completes required regulatory and-training curriculums as assigned.

Supervisory Responsibilities

Directly supervises employees in the branch office. 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.

Education, Training and/or Experience

Associate's degree (A. A.) or equivalent from two-year college or technical school plus two to three years related experience and/or training; or equivalent combination of education and experience.