



Citizens State Bank of Loyal

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| TITLE: | Branch Manager & Universal Lender | Reports to: VP, Deposit Services Officer |
| FLSA: | Exempt | Location: Spencer |
| CATEGORY: | Full Time | Date: August 2024 |

SUMMARY

The ideal candidate will perform duties as necessary to fulfill the role of Spencer Branch Manager and Universal Lender.

As a Branch Manager you are responsible for the achievement of sales goals, operational activities, and staff of the Spencer branch. While enhancing existing customer relationships, the branch manager's role also ensures the sale of new business by promoting new sales generation outside of the bank. The branch manager must maintain the quality of the branch customer service, operations, and development and training of branch staff. Must also promote a positive bank image within the community as CSB's representative and face of the branch. Oversee administration of all branch personnel issues. Ensure the protection of all branch assets. Operate branch within budget.

As a Universal Lender, you are responsible for evaluating, authorizing, and recommending the approval of residential real estate, small-business, agricultural and consumer loans. The ideal candidate will work directly with customers to identify their financial goals and to offer the products and solutions that Citizens State Bank of Loyal has to offer. A Universal Lender's responsibilities primarily include servicing and growing the bank's loan portfolio through customer development efforts, working to harness the entire customer relationships through networking, outstanding customer service, and professional standards of conduct. Loan production will be 50% of the role.

ESSENTIAL DUTIES

- Responsible for the operation of the branch location to include but not limited to; general staffing and operational accuracy and efficiency, high levels of customer service and sales growth, establishing, monitoring and achieving branch sales and service goals
- Responsible for the physical assets of the branch and the branch real estate to include maintenance and upkeep and facilities related expenses and budget goals.
- Ensure Branch compliance with Bank policies and procedures, including the accuracy and timeliness of teller processing and balancing.
- Responsible for interpreting and ensuring consistent application of organizational policies. Enforce all regulatory policies, procedures and compliance regulations including but not limited to: anti-money laundering, US Patriot Act, Bank Secrecy Act, OFAC, fraud protection, security procedures and privacy and confidentiality requirements.
- Individually responsible for the growth and service of the Branch's residential real estate, small-business, agricultural and consumer loan portfolios within the limits of the Bank's Lending Policy.
- Extends credit within the policies and guidelines set forth in the loan policy. Ensures that all loan decisions, actions and recommendations are based on an accurate and thorough understanding of each customer's financial needs and conditions and comply with all laws, regulations and bank policy.
- Meets with applicants to obtain information for loan applications and to answer questions about the process.



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- Analyzes applicant's financial status, credit, and property evaluations to determine feasibility of extending credit; reviews applications for verification and recommendation.
- Makes approval decision on loans and terms within established lending limits; refers loans outside of those limits to the loan committee for approval.
- Branch personnel staffing and development including; leadership, coaching and mentoring of subordinate staff. Performing general employee management duties, exercising normal authority over staff concerning performance appraisals, reprimands, terminations and promotions in conjunction with senior management, and hiring. Completion of periodic employee reviews. Assist senior management with employee tracking and documentation. Work with senior management to ensure proper staff training and educational development.

SECONDARY DUTIES

- Participates in Bank-wide committee and branch-level meetings when requested.
- Assist senior management in development of Bank manuals and operational procedures in an effort to accomplish the Bank's strategic directives.
- Keeps abreast of regulatory compliance and developments for assigned area and informs Bank staff of same. Recommends procedural changes as needed to support prescribed requirements.
- Maintain educational and professional expertise through job-related seminars, conferences and workshops.
- Participates in Bank community service and team building events.
- Perform any and all other additional duties as may be assigned.

ENVIRONMENT AND PHYSICAL ACTIVITY

The physical and work environment characteristics described in this description are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations will be made to enable individuals with disabilities to perform the essential functions or as otherwise required by law. Employees needing reasonable accommodations should discuss the request with the employee's supervisor or Human Resources.

This work requires the occasional exertion of up to 10 pounds of force; work requires sitting, frequently requires standing. Work has standard vision requirements. Work requires preparing and analyzing written or computer data and observing general surroundings and activities.

MINIMUM REQUIREMENTS

2-3 years of banking experience in supervisory or management role
2-3 years of lending or loan related experience
B.S. degree in Finance, Accounting, Business Admin or related field or the equivalent in related work experience.
Demonstrated ability to supervise, train, coach and motivate others to achieve goals
Demonstrated problem solving and conflict resolution skills
Ability to calmly diffuse and manage challenging situations
Strong organizational skills, communication and interpersonal skills
Strong knowledge of banking core and support applications
Reliable, dependable and responsible

Acknowledgement: This job description is not intended and should not be construed to be an all-inclusive list of responsibilities, skills, efforts or working conditions associated with this position. While this job description is intended to be an accurate reflection of the job requirement, management reserves the right to modify, add or remove duties from particular jobs and to assign other duties as necessary.