



TRAVERSE CITY STATE BANK Job Description

JOB TITLE: Branch Officer

REPORTS TO: Senior Vice President, Client Services

SUPERVISES: Assistant Branch Manager, Senior Personal Bankers, Personal Bankers

A. SUMMARY (General Purpose of the Job):

Effectively administers a full service branch office with emphasis on deposit growth and development of branch staff using the practice of effective coaching and sales strategies. The successful Branch Officer will confidently and consistently contribute to the growth of Traverse City State Bank. As the expert within the branch, the Branch Officer holds the responsibility of development of branch staff to meet or exceed objectives in alignment with the Corporate Strategy

B. Essential Functions:

- ◆ Enthusiastically manages overall branch office operations, including cash vault and commercial deposit operation
- ◆ Communicates defined corporate strategies and goals to staff, emphasizing departmental and individual contributions; continually looks for opportunities to develop additional business for the Bank, setting an example for staff to do the same.
- ◆ Insures branch is appropriately staffed and participates in hiring, disciplinary and termination interviews
- ◆ Insures branch staff are properly trained; acts first contact for branch personnel with customer and operational questions. Coaches and evaluates staff in the performance of their duties; including defining individual goals and employee development plans
- ◆ Responsible for weekly sales meetings with staff
- ◆ Establishes and helps to attain internal performance objectives for branch office business volume, deposits and quality of audit reports
- ◆ Opens new accounts; reviews and appropriately communicates reasons for closed accounts to deposit operations staff
- ◆ Participates in lending activities. Works with consumer loan officer in developing loan and deposit business to meet Bank and Branch goals; interviews home equity loan applicants, accepts and processes loan applications; offers or negotiates terms of home equity loans; Verifies credit references, approves loans within individual approval lending limits. Provides support to Commercial, Residential and Consumer loan customers
- ◆ Monitors departmental expenses, analyzes and recommends potential cost savings plans
- ◆ Stays abreast of trends and regulations to ensure effectiveness and compliance
- ◆ Participates in community events to promote TCSB and seek out business development opportunities

C. Additional Responsibilities:

- ◆ Open and run teller window as needed;
- ◆ Assists in the implementation of new products or programs to help provide better service to customers and stimulate new growth
- ◆ Provides and maintains a professional, business-like atmosphere within the branch office; including tasteful seasonal decoration when appropriate
- ◆ Maintains a professional, business-like appearance whether calling on customers or functioning in the branch

D. Knowledge, Skills, Experience and Education:

- ◆ Bachelor's degree and one to two years of experience or comparable on the job experience;
- ◆ Superior interpersonal abilities Able to get along with diverse personalities and be tactful, mature, and flexible. Service oriented, but assertive/persuasive;
- ◆ Strong background in financial institution operating policies and procedures, banking regulations (state and federal), employee development and customer relations.
- ◆ Good management and human resources skills;
- ◆ Well developed social and leadership skills to contribute to a positive, cooperative and flexible environment.
- ◆ Performs assigned duties with minimal supervision.

E. Internal/External Contacts:

- ◆ Serves as a resource for branch staff.
- ◆ Greets clients entering the branch lobby when possible
- ◆ Provides demonstrations/training of deposit products for Bank clients and prospects in their place of business
- ◆ Represents the Bank to the community through good customer relations.

F. Work Environment and Physical Demands:

The physical demands described are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- ◆ The worker is not substantially exposed to adverse environmental conditions.
- ◆ The work is generally sedentary. Worker sits at a desk the majority of the time. Job includes fingering, talking, hearing and repetitive motions. Worker must be able to express and exchange ideas with customers by means of the spoken word, either in person or on the phone. Worker must be able to receive detailed information through oral communication. The worker is required to have visual ability to perform activities such as preparing and analyzing data, transcribing, viewing a computer terminal and reading procedures.