

# **WOLF RIVER COMMUNITY BANK**

## **JOB DESCRIPTION**

**TITLE:** Director of/or Vice President of Retail Banking

**REPORTS TO:** President/CEO

**EMPLOYMENT STATUS:** Full-time

**FSLA STATUS:** Exempt

### **SUMMARY**

The Director of retail banking is responsible for leading the growth and profit of the retail business lines, branch network, and all retail branch initiatives and key performance metrics to ensure successful service delivery and strategy fulfillment consistent with the bank's strategic plan and core values. Responsibilities of the position include but are not limited to deposit services, new product research and development, identification of enhancements and improvements to teller/branch related equipment and operations, high focus on customer experience, employee development, education and coaching, performance management and all related regulatory compliance.

### **ESSENTIAL DUTIES AND RESPONSIBILITIES:**

Overall responsibility for all aspects of the bank's retail network including implementation of strategies and establishment of goals to achieve growth, profit, efficiency and customer experience objectives.

Develop & monitor key performance metrics for the retail banking function and the branches.

Successfully coach, develop, and monitor both the sales and delivery of bank products and services, as well as staff skill development and product knowledge.

Ensure that appropriate training for head tellers, tellers and business development staff is delivered and effective. This may include but is not limited to bank products, teller operations, legal and compliance, and sales/service.

Work with the head tellers to build a culture of teamwork and high morale.

Develop and coordinate staffing and retention plans. Conduct interviews and participate in hiring decisions.

Initiate, plan and execute products and services to grow consumer and institutional deposits, as well as leading staff to identify leads and refer customers on loans, bank card products, etc.

Exercise good judgement when making decisions and keep the bank's financial interest and image in mind.

Review current product and service offerings and technologies, as well as policies & procedures, to ensure they remain relevant, competitive and innovative.

Participate in or lead pricing and fee decisions for bank deposit products and services. May be part of the bank's ALCO committee. Knowledge of the local financial institutions market is required.

Work closely with marketing to actively solicit loan and deposit business and prioritize, manage and communicate promotional campaigns and product initiatives. Initiate contact with customers and potential customers and lead others in this effort.

Initiate, develop and maintain a culture of sales and service for retail bank staff.

Represent the bank at professional and community events as well as other public relations opportunities.

Collaborate as a member of the leadership team of the bank on strategic initiatives.

Maintain highest level of confidentiality related to bank, customer, and director and employee information.

**NON-ESSENTIAL DUTIES & RESPONSIBILITIES:** Other duties may be assigned.

**SUPERVISORY RESPONSIBILITIES:**

Responsible for the direction and supervision of head tellers, tellers and business development staff. Travels to all branches as needed to carry out the job responsibilities.

**EDUCATION and/or EXPERIENCE:**

Bachelor's Degree in a business related discipline or equivalent combination of education and experience. Additional banking courses or education a plus. Must have the ability to effectively manage a team of individuals. Comprehensive understanding of retail bank products.

**LANGUAGE SKILLS:**

Ability to read and comprehend simple instructions, correspondence, and memos. Ability to write correspondence. Ability to effectively present information in one-on-one and small group situations to customers, clients, and other employees of the organization.

**REASONING ABILITY:**

Ability to apply common sense understanding to carry out detailed but uninvolved written or oral instructions. Ability to deal with problems involving a few concrete variables in standardized situations. Ability to use sound judgement, utilizing bank procedures and policies when making decisions.

**OTHER SKILLS AND ABILITIES:**

Must have the ability to operate the following equipment: telephone, personal computer and printer, copy machine, shredder, fax machine and scanner. Must be proficient in the Microsoft Office Suite.

**KEY CONTACTS:**

Has daily contact with head tellers, tellers and business development staff. Has regular contact with other bank management, finance and operations personnel.

Has contact with lending and other bank departments regarding customer transactions or bank products/services.

Has contact with bank customers regarding transactions and responding to inquiries.

**PHYSICAL DEMANDS:**

The physical demands described here 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.

While performing the duties of this job, the employee may be required to sit or stand for extended periods of time. In order to utilize the data processing system, the

employee must be able to physically use a keyboard/mouse and walk to and from workstations. Some lifting may be required. Extended periods of viewing computer terminal. Specific vision abilities required by this job include close vision and ability to adjust focus. Depending on location, office space may be confined.

**WORK ENVIRONMENT:**

This job description summary in no way states or implies that these are the only activities to be performed by the employee occupying this position. Employees will be required to follow any other job-related instructions and to perform any other job related responsibilities requested by their supervisor. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**COMPETENCIES:**

Sound Judgment, Analytical, Problem Solving, Leadership, Communications, Cooperation, Customer Service Orientation, Training, Excellent Interpersonal Skills, Job Knowledge, Quality, Accuracy, Credibility, Teamwork, Dependability, Product Knowledge, Quantity, Can-do Attitude, Proactive/Self Starter, Respectful, Friendly and nice to all.

**COMPENSATION/BENEFITS:**

Salary and title is commensurate with experience and qualifications.

**COMMENTS:**

Position may require the ability to work before or after normal business hours to attend various employee meetings/seminars.

**DISCLAIMER:** The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this position.

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\_\_\_\_\_ I have reviewed this ADA job description and I can perform the essential functions of the job.

\_\_\_\_\_ I have reviewed this ADA job description and I cannot perform the essential functions of the job.

Name \_\_\_\_\_ Date \_\_\_\_\_