

First Community Credit Union

JOB POSTING

POSITION TITLE: Branch Manager/ Ag and Commercial Lender

LOCATION: Crookston, MN

POSITION SUMMARY

Manage a branch office with typically less than \$20 million in assets and manage a portfolio of consisting of agricultural and commercial loans. Guide staff in providing quality service to members in the areas of account transactions, loan applications, and new accounts within established policies and guidelines. Implement strategies to achieve goals developed for the branch as part of the Credit Union's overall strategic plan. Ensure compliance with operating policies, procedures and outside regulatory requirements.

ESSENTIAL DUTIES AND RESPONSIBILITIES

1. Enthusiastically support the Credit Union's focus on member sales and service. Establish and build relationships with members providing advice and financial expertise. Actively seek out sales and cross-sell opportunities and continually seek to provide solutions to existing members and new prospects.
 2. Conduct prospecting efforts for new members by networking, cold calling, advertising or other means of contact, to promote features and benefits of the lending and deposit products and services. Conduct regular sales calls to develop and retain the member relationship and follow-up on leads.
 3. Consistently meet or exceed individual and branch sales goals to support overall Credit Union financial goals. Work with management in establishing growth, sales and profit objectives for the branch. Monitor branch operating results relative to established objectives and ensure appropriate steps are taken to correct unsatisfactory conditions.
 4. Solicit, negotiate, underwrite and coordinate the closing of agricultural and commercial loans in compliance with all applicable lending regulations, policies and procedures. Underwrite loans within own lending limits and make recommendations for approval of loans outside of authority.
 5. Effectively apply management practices in leading the work of assigned branch personnel and building an engaged team. Exercise managerial leadership duties as it relates to staffing, development, training, coaching, motivating, performance management and disciplinary action. Conduct staff meetings to keep branch personnel informed of pertinent policies and procedures affecting their jobs.
 6. Provide leadership and directly supervise assigned branch personnel. Ensure a positive and professional team environment, high quality work and efficiency in operations are maintained, and branch personnel are well trained in all phases of their respective jobs.
 7. Participate in and seek opportunities for branch growth through community involvement, community leadership activities, branch business development and marketing activities. Encourage branch personnel to actively participate in community events.
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EDUCATIONAL/EXPERIENCE REQUIREMENTS

EDUCATION/CERTIFICATION:

- A Bachelor's degree or equivalent in business, finance, economics, agriculture, or a related field from an accredited college or university.

EXPERIENCE REQUIRED:

- At least three years of related experience, with a minimum of one year of supervisory experience. A background in agriculture is required.
- Working knowledge of financial accounting with the ability to spread and analyze financial statements, cash flows and tax returns from companies (including farms and agricultural related) and individuals.
- Demonstrated experience in sales and business development activities.
- Experience in providing effective leadership and guidance to staff.
- Strong sales and business development background.