



## JOB INFORMATION

<i>Job Code:</i>	115049
<i>Job Title:</i>	Credit Union Branch Manager
<i>FLSA Status:</i>	Exempt
<i>Supervisory:</i>	Supervises employees who do not supervise.
<i>Job Family:</i>	Credit Union
<i>Job Family Group:</i>	Accounting, Finance and Banking
<i>Management Level:</i>	5 Manager

## JOB SUMMARY

Leads and manages a USC Credit Union branch towards meeting or exceeding sales, service, and operational goals. Identifies and participates in business development and community outreach events in order to establish a presence and drive new member relationships. Responsible for the leadership and growth of the credit union branch including supervision of staff, loan production and queue management, underwriting and funding, new member applications, achieving service standards, sales, loss mitigation, and building member relationships. Promotes a sales and service culture in all aspects of operations with the member, staff and management. Hires, trains and coaches a sales, service and referral team in accordance with credit union mission and values. Partners with internal stakeholders and external partners to optimize and constantly improve the member experience; achieve or exceed new member and loan goals; and increase retention. Gather, analyze, and share branch data on a regular basis for all branch activities, including loan production, funding ratios, transactions, lobby traffic, new accounts, cross-selling, and team performance.

## JOB QUALIFICATIONS:

### Education

<i>Req</i>	<i>Pref</i>	<i>Degree</i>	<i>Field of Study</i>
X		Bachelor's degree	
	X	Bachelor's degree	

### Additional Education

**Check here if experience may substitute for some of the above education.**

<input type="checkbox"/>	Combined experience/education as substitute for minimum education
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### Work Experience

<i>Req</i>	<i>Pref</i>	<i>Work Experience</i>	<i>Experience Level</i>
X		3 years	

### Additional Work Experience

**Check here if education may substitute for some of the above work experience.**

<input type="checkbox"/>	Combined experience/education as substitute for minimum work experience
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## Knowledge, Skills and Abilities

Req	Pref	Functional Skills
		Management-level operations experience in credit union, or an institution of similar asset size. Proficient verbal and written communication skills.
		Mortgage Loan Originator license/certification through the Nationwide Multistate Licensing System and Registry (NMLS). Demonstrated experience analyzing and evaluating credit requests, preparing budgets and determining marketplace trends. Thorough knowledge of bank products and services, and human resources issues. Bilingual in English and Spanish.

## Other Job Factors

## JOB ACCOUNTABILITIES

	% Time	Essential	Marginal	N/A
Develops plans to identify, staff and participate in various business development and community activities within the branch's unique market segments to increase sales and market share of all products and services. Develops and implements promotions within the market areas, and represents the credit union at local events within the market area. Promotes the credit union's brand identity and goodwill within the communities it serves and delivers member education seminars. Prepares reports on community activities, seminars, events, targets, milestones and goals to determine organization's return on investment.				
Responsible for the overall achievement of branch sales and service goals by motivating team and modeling exceptional member service skills. Manages all daily branch/department functions including supervision of staff, loan application processing, new member applications, service delivery, sales, mitigating losses and reporting. Underwrites consumer loans up to the amount assigned per credit union policy; reviews and approves underwriting decisions of subordinate staff. Ensures all organizational initiatives are met and daily operations are completed in an expeditious manner.				
Develops, proposes and gains approval for the establishment or revision of new and existing operational programs, products, policies and procedures to best meet member service standards and organizational goals. Consistently assesses service effectiveness and maximizes opportunities for process improvement to reduce operating costs while achieving revenue goals.				
Serves as central information resource and advises on departmental policies and procedures. Researches information as requested and offers solutions in line with policies and procedures, including making exceptions, as necessary.				
Recommends departmental structure, reporting relationships and staffing needs. Recruits, screens, hires and trains staff. Evaluates employee performance and provides guidance and feedback to assigned staff. Counsels, disciplines, and/or terminates employees as needed. Oversees onboarding and orientation of new employees to ensure understanding of duties, responsibilities, work requirements and performance standards. Establishes, monitors, and authorizes work schedules, time off and leave requests for employees (including student workers) to meet department business requirements. Authorizes overtime and monitors meal and rest periods for nonexempt employees to ensure compliance with university timekeeping requirements and employment policies. Submits time records on behalf of employees who fail to provide timekeeping records to ensure timely payment, as needed.				
Has responsibility for collecting and analyzing report data in order to meet daily, weekly, monthly, quarterly and annual sales and growth goals. Applies coaching techniques consistently to ensure staff meets or exceeds sales targets and service goals.				
Provides ongoing monitoring and review of the branch member experience to ensure continuous process improvement. Initiates recommendations and provides solutions for improvement based on member and staff feedback. Works directly with credit union senior management, marketing, accounting, and IT departments to review, modify, and implement changes.				
Responsible for overall compliance with federal, state and local regulations and policies. Maintains professional and technical knowledge by tracking emerging trends in branch operations management. Attends informational and educational workshops, and reviews professional publications.				

## Other Requirements

<i>Essential:</i>	<i>Emergency Response/Recovery</i>	<i>Essential:</i>	<i>Mandated Reporter</i>
No	In the event of an emergency, the employee holding this position is required to “report to duty” in accordance with the university’s Emergency Operations Plan and/or the employee’s department’s emergency response and/or recovery plans. Familiarity with those plans and regular training to implement those plans is required. During or immediately following an emergency, the employee will be notified to assist in the emergency response efforts, and mobilize other staff members if needed.	No	A mandated reporter who in his or her professional capacity has knowledge of, or reasonably suspects a person who is under the age of 18 years, elderly, or a dependent adult has been the victim of abuse or neglect must report the suspected incident. The reporter must contact a designated agency immediately or as soon as practically possible by telephone or in writing within 36 hours. By virtue of the associated job duties, this position qualifies as a mandated reporter as required by state law and USC’s policy at: <a href="https://policy.usc.edu/mandated-reporters/">https://policy.usc.edu/mandated-reporters/</a>
<i>Campus Security Authority (CSA)</i>			<i>Essential:</i>
By virtue of the associated job duties, this position qualifies as a Campus Security Authority as required by law and USC’s policy at: <a href="https://dps.usc.edu/alerts/clery/">https://dps.usc.edu/alerts/clery/</a>			No

## ACKNOWLEDGMENTS

The above statements reflect the essential and non-essential functions as necessary to describe the principle contents of the job. They are not intended to be a complete statement of all work requirements or duties that may be required of the position. I understand that I may be asked to perform other duties as assigned. USC reserves the right to add or change duties at any time.

The University of Southern California is an Equal Opportunity Employer. USC prohibits discrimination on any basis protected under federal, state, or local law, regulation, or ordinance or university policies. All employment decisions are based on individual qualifications and business need.

I acknowledge receipt of this job description and its associated physical requirements. I have read and understand the job description and job requirements and agree to abide by their contents. I realize that duties may be requested of me that are not specifically stated herein. I understand that I will be expected to adjust to potential fluctuations in work volume. I understand that, if I have any questions about the essential functions or expectations of my position, my supervisor and/or HR partner are available to discuss them with me.

\_\_\_\_\_  
Print Employee Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Manager Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

This job description describes the general nature and level of work required by the position. It is not intended to be an all-inclusive list of qualifications, skills, duties, responsibilities or working conditions of the job. The job description is subject to change with or without notice, and Management reserves the right to add, modify or remove any qualification or duty. Nothing in this job description changes the existing at-will employment relationship between the university and the employee occupying the position.