



## **JOB DESCRIPTION**

**JOB TITLE:** Branch Manager  
**LOCATION :** Oxford, MS  
**HOURS:** Monday - Friday, 8:00 a.m. - 5:00 p.m.

### **GENERAL SUMMARY**

Responsible for supervising, training and developing branch staff. Responsible for efficient operation of the retail area, ensuring that customers are served promptly. Uses knowledge and experience and exercises discretion and independent judgment in resolving problems and answering questions. Opens all types of accounts and answers customer service calls. Accepts consumer loan applications and submits information necessary for credit decisions, closes loans as needed.

### **ESSENTIAL JOB FUNCTIONS**

- Coordinates the activities of branch operations according to established policies and procedures by assigning and scheduling work, answering questions, solving problems, helping with complex transactions and sensitive customer relations issues.
- Manages vault cash, verifies cash received and shipped, and maintains inventory of checks, drafts, money orders, and other negotiables for use in the teller area.
- Ensures that customers are served promptly and courteously. Handles customer service issues.
- Coaches and develops staff through regular feedback and communication. Ensures staff is well-trained and knowledgeable of products, policies, and procedures. Conducts performance reviews. Responsible for efficient operations of the branch which may include setting staffing.
- Ensures that each teller balances at the close of each business day, that all monies are secured in line with established security procedures, and that duties assigned are carried out in a timely and efficient manner.
- Conducts regular meetings to review problems and explain new ideas or changes in policy and procedures. Responsible for carrying out new initiatives.
- Assists customers in opening new deposit accounts including but not limited to Personal and Business--checking and savings accounts, certificates of deposit, IRAs, Debit cards, Internet Banking, and Bill Pay.
- Accepts consumer loan applications and collects information necessary for making a credit decision from the customer. Submits loan for underwriting. Assists in closing the loan.
- Recognizes needs-based sales opportunities and makes referrals for loans, Merchant Card Services, Cash Management Services and Mortgages.

- Accepts all types of account maintenance including but not limited to: stop payments, address changes, research requests, ordering checks and wire transfers.
- Develops Branch business through following up on referrals and making business calls.
- Interviews consumer loan applicants, gathering required information for a complete credit application.
- Participates in a business development call program.
- Assists in coordinating and directly participates in Bank's community involvement initiatives. Assists in coordinating bank-sponsored events for customers.
- Develops prospects from current personal and commercial customers, referral leads, and other sources. Contacts prospective customers to present information on available services, such as but not limited to deposit accounts, internet banking, merchant card, remote deposit capture, and other cash management services. Determines customers' financial services needs and prepares proposals to sell services. May prepare forms or agreements to complete sale.
  - Regular and reliable attendance.
  - Practices diligence with duties involving Bank Secrecy Act compliance by reporting suspicious activity
  - Other duties as assigned by supervisory personnel.

### **OTHER FUNCTIONS**

Candidates who cannot perform some or all of these duties because of disabilities will nevertheless receive full consideration for the job based on their ability to perform essential functions.

- Performs notary public services.
  - Drafts and types correspondence.
  - Answers incoming customer service calls.
  - Reports branch facility maintenance needs and monitors progress.
5. Performs other duties as required.

### **MINIMUM REQUIREMENTS**

The following are required to enable job holders to perform the essential functions of the job.

#### **1. SKILLS**

Software: Word Processing and Spreadsheet,  
 New Account Platform, Office Logic, Internet,  
 personal computer, FAX machine, calculator, copier.  
 communication skills, oral and written.  
 Good interpersonal skills.  
 Math skills.  
 Ability to organize and prioritize work.  
 Ability to work without direct supervision.  
 Ability to lead and develop staff.  
 Ability to relate and empathize with others.

Machines -  
 Good

#### **2. KNOWLEDGE**

Bank policies and procedures.

New Account documentation, compliance and platform.  
Loan documentation, compliance and platform.  
Basic accounting.  
Bank computer system.  
Banking terminology.  
Banking laws and regulations.

**3. EXPERIENCE/EDUCATION**

Bachelors degree in business related field and 3 to 5 years banking experience OR  
High school diploma or equivalent with a minimum of 5 years of front line banking  
experience or other related equivalent experience.  
Prior supervisory, teller, and customer service experience and knowledge of the overall loan  
process is preferred.

**To apply for this position, download and save the Application Form located on  
our Careers page. Once completed, please send the Application by attaching it in  
an email to: [careers@fnboxford.com](mailto:careers@fnboxford.com).**

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