

BRANCH MANAGER

Summary

As an experienced banking officer professional, I would like to utilize my experience and knowledge in banking by contributing to the improvement in profitability and growth to your bank. I will be putting my best efforts in terms of time and learning new banking techniques and methods that would implement in my tenure as a leader with your financial institution.

Skills

- Goal-oriented
- Self-sufficient
- Strong team-builder
- Team Player
- TRID Expert
- Proficient in MS Office and Excel
- Flexible

Experience

Branch Manager 06/2016 to Current Company Name City , State

- Manages the overall operation of the branch to include the Personal Bankers and Teller staff primarily focused on creating a positive work environment, community development, driving sales, increasing growth & profitability, and providing accurate and superior customer service
- Conducts sales debriefs, weekly staff meetings, goal setting, and in-branch promotions to ensure support of current campaigns & alignment to corporate strategy
- Supports Operations Manager in the FTE Staffing & Scheduling process ensuring the branch has appropriate staffing considering scheduling, training, vacation, leaves of absence, sickness, and duty assignments ensuring the efficient operation of the branch
- Provides guidance, leadership, and coaching to the Assistant Manager & platform staff; confers with subordinate personnel to discuss operational & procedural changes; provides counseling and recognition
- Conducts monthly Head Teller and Personal Banker cash audits as part of the Risk Management Review process ensuring proper cash control Maintains a customer service culture by focusing on customer needs and managing staff to high customer service levels
- Leads the branch staff to achieve optimum sales referrals through effective sales campaigns/programs, sales coaching, development and behavior modeling
- Performs managerial duties including hiring, progression monitoring, promotion, quarterly career path & performance coaching, and performance evaluation Participates in and manages the lending function of the branch to include both consumer and small business; examines and evaluates loan applications
- Directs, coordinates, and monitors activities to implement institution's policies, procedures, and practices concerning granting or extending lines of credit, real estate loans, and consumer credit loans
- Actively involved in the outside calling program developing existing customers, centers of influence, and prospects
- Contacts customers and businesses, community, and civic organization to promote goodwill and generate new business Manages asset quality through delinquency tracking and past due loan collection
- Directs activities involving implementation of establishment services and functions including collecting delinquent accounts, authorizing loans or opening savings accounts
- Compiles required and special branch reporting as requested Compiles and accurately reports all financial data as required by governmental regulations
- Establishes procedures for custody and control of assets, records, loan collateral, and securities to ensure safekeeping
- Collects data to analyze the present and future financial status of the branch
- Ensures Branch Opening and Closing procedures are followed to include balancing the branch, locking the vault, and setting the alarms
- Completes monthly Branch Assessment ensuring branches are professional in appearance
- Coordinates completion of branch regulatory compliance through computer-based training module completion and other training classes
- Branch Disaster Recovery Planning with Branch Operations Manager to ensure employees are prepared for all facets of pre and post-disaster events Coordinates or provides employee training to improve efficiency and ensure conformance to standard procedures and practices
- Attends Branch Manager meetings conducted by Area or Division Manager to stay informed Handles in-branch operational customer complaints from inception to resolution
- Establishes and maintains contact with banking-related industries such as insurance, real estate, and securities Serves as an authorized signer on official checks Enforces personnel professionalism to include demeanor, dress, and station orderliness.
- Originates consumer and business loans ranging from \$1,000 to \$1,000,000 depending on the structure of the loan.
- Originates construction loan and entire TRID process
- Originates in house purchases of 1-4 dwelling and entire TRID process
- Carries out supervisory responsibilities in accordance with the organization's policies and applicable laws; Responsibilities include interviewing, hiring, and training employees; planning, assigning, and directing work; appraising performance; rewarding and disciplining employees; addressing complaints and resolving problems.

Financial Service Associate/ Licensed Banker 11/2014 to 06/2016 Company Name City , State

- Builds relationships with customers while performing financial transactions including paying, receiving, and cash control duties; opening and servicing accounts, seeks to uncover financial needs, minimize loss, reduce risk, and deliver accurate and superior customer service and lending requests handling more complex situations and deeper profiling over time.
- Promotes and processes deposits, withdrawals, check cashing requests, credit card advances, money orders, travelers checks, and other forms of negotiable items
- Assist with branch morning and evening duties to include opening and closing the vault, working and locking the Night Depository, setting up

the Teller station with supplies and cash, and balancing the Teller window/branch Maintains a customer service culture by focusing on customer needs through more complex customer profiling

- Originates loans ranging from \$2,500 consumer loans to Home Equity Lines of Credit
- Ensures loan agreements and supporting documentation are complete and accurate according to policy
- Supports procedures for custody and control of assets, records, loan collateral, and securities to ensure safekeeping
- Assist in the branch Risk Management Review process to include, but not limited to, monitoring bait money and ensuring dual control procedures are followed
- Assist in managing operational loss within a branch to include: seeking supervisory override for transactions outside of authority, proper hold placement for loss mitigation, and superior balancing
- Proactively listens for product referral opportunities and participates in sales campaigns/programs focused on customer need identification
- Adheres to professionalism standards to include demeanor, dress, and station orderliness
- Demonstrates quality customer service to include greeting customer, using their names, making eye contact, smiling, thanking for business, and offering another product or service
- May function in a mentor capacity offering guidance, instruction, and coaching to Tellers enforcing policy and procedure Images proof work through branch capture machine to include reviewing work and making corrections
- Performs research for customers as issues arise Other duties and special projects as assigned by Senior Management Incumbent is required to comply with all applicable federal, state, and local banking and industry related laws and regulations including but not limited to the Bank Secrecy Act.
- Sells Annuities and other investment products offered through Hancock Bank Investments

Branch Operations Manager 10/2013 to 02/2014 Company Name City , State

- Functions as the Customer Service Manager ensuring a solid operational foundation; builds relationships with customers while performing financial transactions including paying, receiving, and cash control duties; seeks to uncover financial needs, minimize loss, reduce risk, and deliver accurate and superior services
- Serves as the Customer Service Manager which involves conducting morning huddles and weekly staff meetings
- Models leadership effectiveness by sharing best practices and recognition of team members on a weekly basis
- Completes Staffing & Scheduling coordination and duty assignments to ensure efficient operation of the branch
- Offers guidance, leadership, and coaching to Teller staff reinforcing policy and procedure
- Assist with branch morning and evening duties to include opening and closing the vault, working and locking the Night Depository, setting up the Teller station with supplies and cash, and balancing the Teller window/branch
- Oversees the branch Risk Management Review process and ensures dual control procedures are followed
- Utilizes Cash Forecasting tool to control supply of money on hand to meet branch need and legal requirements
- Promotes and processes deposits, withdrawals, check cashing requests, credit card advances, money orders, travelers checks, and other forms of negotiable items
- Monitors and manages operational loss within a branch to include granting staff supervisory override for transactions, ensuring proper hold placement for loss mitigation, and outage resolution
- Accurately utilizes equipment and remains knowledgeable of equipment functionality to include ATM, Cash Dispense and Recycler Machines, Currency Counter s and Coin Sorters to provide branch services
- Observes, Coaches, and Models sales and service behavior for Teller associates and assesses performance daily
- Promotes branch professionalism and the Standards of Excellence
- Demonstrates highest quality of customer service to include greeting customer, using their names, making eye contact, smiling, thanking for business, and offering another product or service
- Images proof work through branch capture machine to include reviewing work and making corrections
- Compiles required and special reports as requested
- Performs research and problem-resolution for customers as issues arise
- Coordinates branch and staff Business Continuity planning and execution
- Other duties and special projects as assigned by Senior Management
- Incumbent is required to comply with all applicable federal, state, and local banking and industry related laws and regulations including but not limited to the Bank Secrecy Act.
- Manages employees on the Teller Line; Is responsible for the overall direction, coordination and evaluation of this unit.
- Carries out supervisory responsibilities in accordance with the organization's policies and applicable laws; Responsibilities include interviewing, hiring and training employees; planning, assigning and directing work; appraising performance; rewarding and disciplining employees; addressing complaints and resolving problems.

Education and Training

Associate of Arts : Education 2007 Mississippi Gulf Coast Community College City , State Education

Activities and Honors

Active Member of the Coast Young Professionals with the Gulfport Chamber Of Commerce Active Member with the Gulfport Kiwanis Club

Technical Skills and Qualifications

Manager, ATM, On-Line and Mobile banking, Cash handling, Coaching, Counseling, Credit, Customer Service, Directing, Disaster Recovery Planning, Documentation, Training employees, Goal setting, Leadership, Mentoring, Microsoft Office and Excel, Problem-resolution