

UNITED SOUTHERN BANK

Job Title:	Branch Manager/ Lender	FLSA status: Non-Exempt
Department:	Branch	Reports to: V.P. Branch Coordinator

Position summary: The Branch Manager will oversee all aspects of branch operation and staffing with a focus on developing and maintaining consumer and commercial loan portfolios. The manager will be responsible for building relationships with new and existing customer by uncovering needs for additional banking and investment services.

Role qualifications: Increase revenue and promote growth while providing quality customer service.

Position responsibilities:

- Develop service and retain the customer base of the branch by providing loan and deposit products as well as referring trust, investment and mortgage request to the appropriate departments.
- Underwrite and assist in the underwriting of loans.
- Build and manage a customer service-oriented CSR and teller staff.
- Business Development through an organized calling effort and community involvement.
- Project a professional image in dress, manner and communication
- USB employees are expected to comply with all BSA and Compliance regulations, rules, acts & laws.

Essential skills and experience:

- Delivery of quality customer service
- Understanding of branch profitability
- Ability to network within and outside the banking community.
- Ability to understand and adhere to banking and regulatory requirements
- Excellent interpersonal and communication skills
- Organize and manage multiple priorities

Physical demands and work environment: The physical demands and work environment characteristics 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.

- *Physical demands:* While performing the duties of this job, the employee is occasionally required to walk; sit; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; balance; stoop; talk or hear. The employee must occasionally lift and/or move up to 15 pounds. Specific vision abilities required by the job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.