



## Retail Banking Manager/Officer

### Reports to

Senior Vice President – CFO/COO

### Job Summary

Ensures the efficient daily operation of a full service banking center. Develops new deposit and loan business; provides superior customer experience and promotes a sales and service culture through coaching, guidance and staff motivation.

### Duties and Responsibilities

- Leads all aspects of retail sales and service within the banking center – a “hands-on” banker who is willing to work directly with our customers.
  - Create and support a culture of providing high touch, first-class concierge service to the bank’s customers.
  - Support an environment that promotes providing a level of care that makes customers feel welcomed, significant and engaged.
  - Collaborate with other internal business partners to provide comprehensive solutions to customer’s financial needs – teamwork.
  - Focus on enhancing customer relationships through referrals to mortgage lending, merchant service, credit cards and other internal and external partners.
- Oversee the retail staff including coaching and mentoring the teller supervisor and customer service representative.
  - Responsible for the recruitment and retention of retail staff.
  - Provide consistent one on one coaching with direct reports through our Dignify platform.
  - Facilitate regular team meeting focused on sales, service and financial goals.
  - Perform regular coaching sessions in sales, referrals, customer service and teamwork.
- Accountable for the attainment of banking center sales, service and financial goals.
  - Maintains a consistent calling effort, achieving established goals for quantity and quality of calls.
  - Participates in community organizations and activities to enhance the bank’s image and develop additional business and referral sources.
  - Provide reward and recognition to staff appropriate.
- Serve as the subject matter expert in the banking center.
  - Manage the debit, ATM and credit card programs.
  - Administer the IRA/HSA account programs.
  - Review daily overdrafts and implement deposit account closure when appropriate.
  - Handle a variety of deposit and consumer lending inquiries.
  - Embrace technology and innovation and how it can improve efficiency in the banking center and customer engagement.
- Complete required job specific training and attend ongoing training sessions as required.

### Education/Experience Required

- Minimum of 5 years banking experience is preferred.
- Requires general knowledge of bank operations, bank policies, and government regulations.



## Retail Banking Manager/Officer

### Qualifications

- Ability to demonstrate leadership skills and sound judgement.
- Good organizational skills and attention to detail.
- Ability to multi task and be a self-starter.
- Excellent customer interactions while proactively seeking solutions that benefit the customer and the bank.
- Ability to take responsibility for personal performance and development.
- Ability to recognize opportunities for improvement both among staff and with customer relationships.
- Excellent communication skills. Speaks and writes clearly, persuasively and informatively.
- Professionalism. Reacts well under pressure. Treats others with respect and consideration regardless of their status or position.
- Excellent representative of American National Bank Fox Cities, serving as a coach to others on professionalism.
- Develop strategies to achieve organizational goals.
- Effective leadership, management, coaching, presentation and training skills.

### Physical Requirements and Working Conditions

- This position will be exposed to a normal office environment.

### Internal

- Follows all bank policies, including but not limited to the Bank's Information and Security policy.
- Responsible for an understanding of BSA/AML and OFAC policies at American National Bank Fox Cities, including but not limited to, customer identification program, OFAC, currency activity, and identifying suspicious activity and reporting it to the BSA officer.
- Participation in annual all employee BSA/AML and OFAC training and additional training as it pertains to CIP program and operations.
- Performs other related or assigned duties as required.

### Disclaimer

- This job description indicates the general nature and level of work expected of the applicant. It is not designed to cover or contain a comprehensive listing of activities, proficiencies, duties and responsibilities of the applicant. If an offer for employment is extended, the applicant may be required to perform other related duties. This job description does not establish a contract for employment and is subject to change at the discretion of the bank.