



Job Description

Job Title: Branch Manager

Last Updated: May 27, 2016

Supervisor: District Supervisor

Job Summary

A Branch Manager is responsible for operating an efficient, profitable branch. A Branch Manager is also responsible for following all Company policies and procedures, and completing all daily duties. A Branch Manager is also responsible for training branch employees about Company policies and procedures, and making sure that branch employees follow them at all times. A Branch Manager must abide by, and enforce, lending and collection practices in accordance with all local, state and federal regulations. A Branch Manager should continually prepare for future opportunities that may arise within the Company.

General Accountabilities

- ✓ Opening and closing the branch at the allotted time each day.
- ✓ Arrive to work on time every day; attendance is essential for your continued employment.
- ✓ Make sure employees arrive to work on time.
- ✓ Immediately notify the District Supervisor and the Home Office if an employee is late to work, leaves work early, takes an extended lunch break, or misses work entirely.
- ✓ Pick up the bank bag every day.
- ✓ Deliver the daily deposit(s) to the bank.
- ✓ Make sure his or her cash drawer is in balance at all times.
- ✓ Make sure the checkbook and all of the cash drawers are in balance at all times.
- ✓ Make sure that everyone starts the phone route on time and it is completed every day in a timely fashion.
- ✓ Ensure that all collection work is completed daily.
- ✓ Take applications, payments, renew accounts, and process loans.
- ✓ Process denial letters.
- ✓ Work delinquent and bad debt accounts.
- ✓ Ensure that policies for New Loans (NLs), Former Borrowers (FBs), and Borrower Renewals (BRs) are being followed.
- ✓ Approve all NLs, FBs, and BRs.
- ✓ Supervise employees to ensure all daily work is completed promptly and properly.
- ✓ Encourage BRs to all customers with available money; if it is a sound decision for the customer and the Company.
- ✓ Keep the repo log up to date.
- ✓ Pay branch bills on time.
- ✓ Order branch supplies as needed.
- ✓ Handle all bankrupt, cease & desist, deceased, and Consumer Credit Counseling Service (CCCS) accounts.
- ✓ Reach monthly goals and standards.
- ✓ Make sure daily reports are signed and completed.
- ✓ Maintain the branch in a clean and organized manner.
- ✓ Notify the District Supervisor and the Home Office when a state auditor arrives at the branch.
- ✓ Meet and greet customers with a friendly, professional demeanor.
- ✓ Determine customer needs, offer options, resolve problems and follow up with customers.
- ✓ Ensure full customer satisfaction without unnecessarily referring customers to other staff members.
- ✓ Refer customers to the District Supervisor, as needed.
- ✓ Maintain and balance a cash drawer on a daily basis.
- ✓ Have dependable transportation (and a valid driver's license and liability insurance, if applicable) that allows you to travel for the branch, as needed.
- ✓ Perform other related duties as assigned or requested.
- ✓ Provide excellent customer service at all times, no matter the situation or circumstance.

Competencies

- ✓ Ability to present oneself as well as the Company in a professional manner.
- ✓ Ability to actively engage in conversations with employees and customers.
- ✓ Good verbal and written communication skills.

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- ✓ Ability to read and analyze a loan application and review credit reports.
- ✓ Knowledge of all loan products.
- ✓ Thorough knowledge of industry and regulatory compliance practices.
- ✓ Proficient in the use of an office computer and corresponding programs.
- ✓ Strong customer service skills.
- ✓ Ability and desire to lead others.
- ✓ Desire to advance within the Company.
- ✓ Ability to make tough decisions.

This list includes some, but not all, of the requirements of this job. You may be required to perform additional tasks that are not listed in this job description. By signing below, you acknowledge that you understand that by accepting this position you agree to perform all of the tasks listed above and any additional tasks that may be required of you to fulfill this job.

Employee:

Supervisor:

Sign: _____

Sign: _____

Print: _____

Print: _____

Date: _____

Date: _____