



## Branch Manager Witless Bay Branch

Submit application to [cstapleton@ccunl.ca](mailto:cstapleton@ccunl.ca) or by fax 709-279-3721  
Salary is negotiable based on experience; benefits package available.

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### Position Summary:

Reporting to the General Manager, the Branch Manager is responsible for managing, directing, and coordinating the operations and business development and retention efforts of the credit union in delivering quality financial products and services to current and prospective customer-owners. The incumbent provides effective leadership to champion the staff in the delivery of branch growth, profitability, business development and retention, and customer-owner satisfaction.

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### Specific Accountabilities:

- Manages the overall branch function including both deposit and loan portfolios. Coordinates and directs the activities of deposit and lending functions, in accordance with established policies and procedures, including consumer and commercial credit, residential and commercial mortgages, asset quality, investment products and financial planning.
- In conjunction with the General Manager and Operations Manager, develops the annual branch business development strategy for service, growth and other key areas. Implements and monitors the annual business plan ensuring that staff efforts are focused on achieving goals and are aligned with the credit union's strategic objectives.
- Maintains awareness of changes in the deposits and credit granting fields, including government regulation, technological advancements, consumer needs and preferences, and product offerings and services by other financial institutions.
- Maintains a high level of business retention through the monitoring of customer-owner activity and ensuring staff are aware of activities and pro-actively asking customer-owners for their business.
- Develops, recommends, and implements the annual capital and operating budgets for the branch. Monitors performance results and takes corrective action as appropriate.

- Provides input into the development of the credit union's strategic plan and annual business plan. Sets short and long term branch goals and objectives.
- Reviews loan applications and assesses credit risk for all applications recommended for turnaround by the Financial Services Officers or that exceed their approval limits. Approves loans and mortgages within the approval limits set for this position or recommends approval or decline of all loans over approved lending limits to the Manager, Lending or credit committee.
- Oversees delinquency control and branch collections activities.
- Implements policies and procedures. In conjunction with the General Manager and Operations Manager, directs, coordinates and monitors activities to implement policies, procedures and practices.
- Ensures that the Branch image is favorable, reflecting a sound and secure financial institution that employs prudent housekeeping procedures, safety measures, and provides a pleasant atmosphere for members, including privacy, confidentiality, and ease of use.
- Manages directly or indirectly the branch staff. Coordinates and supervises the activities of direct reports. Responsibilities include interviewing, hiring and training employees; planning, assigning and directing work; coordinating and monitoring staffing and workload to provide optimal service in the most cost effective manner; providing ongoing coaching to reinforce positive behaviours and address performance issues as they arise; conducting performance reviews; addressing complaints and resolving problems; rewarding; promoting; re-assigning; discipline and discharge.
- Ensures branch compliance with audit and security standards, policies and procedures, and loss prevention measures.

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## **Hiring Qualifications and Experience:**

The ideal candidate will have successfully completed a bachelor's degree with an emphasis in Business or Commerce plus have 5 years relevant experience, including 2-3 years supervisory experience, in a financial institution; or equivalent combination of training and experience in credit management.