

Job Profile



Job title: Operations Manager
Department: Retail, Deposit and Loan Operations
Reports to: Chief Operating Officer
Supervises: Operations Specialists and Branch Supervisor
FLSA Status: Exempt

Position Summary:

The Operations Manager is responsible for providing the leadership, training, and management necessary to ensure that proper operational controls and people systems are in place to enable value-added and exceptional service to internal and external customers. This position ensures the consistent application of Citizens Savings Bank and Trust Company's Policies, Procedures, Processes and Systems. The Operations Manager is responsible for the overall hands-on operational aspects of the Retail, Deposit and Loan Operations Dept and assisting with its successful development. This role is responsible for ensuring and improving the performance, productivity, efficiency, and profitability of the department through the provision of effective leadership and training. The Operations Manager works collaboratively with Senior Management to proactively identify operational inefficiencies.

Essential Functions: *The following are indicative of the essential functions required to perform this job successfully. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This profile is not intended to be all inclusive of tasks and responsibilities required; it provides a description of the critical responsibilities associated with this position.*

- Provides leadership, training, and supervision to teller row personnel; Assists in developing new deposit and loan business; provides a superior level of customer relations and promotes the sales and service culture through coaching, guidance, and staff motivation; achieves individual and branch sales goals through new business sales, referrals and retention of account relationships.
- Develops new deposit and loan business; provides a superior level of customer relations and promotes the sales and service culture through coaching, guidance and staff motivation; achieves individual and branch sales goals through new business sales, referrals and retention of account relationships.
- Engages and trains branch staff in business development activities and solicitation of new business; actively involved in instilling and maintaining a positive sales environment through education of the Bank's products and services.
- **Manage** the Electronic Storage of Loan/Retail Documentation
- Assist with the implementation and the management of all retail banking products
- Ensures the Department meets performance standards by communicating job expectations; planning, preparing, prioritizing and being proactive; coaching and counseling.
- Formulate and implement operational policies and procedures to maximize performance.
- Provide a work environment that stimulates positive energy, creativity, and teamwork
- Manages all loan operational responsibilities including, but not limited to; running credit reports and conducting account research; processing consumer, commercial and real estate loan payments and advances; reviewing loan approvals for completeness; generating loan documents; preparing and sending

commitment, engagement, auction and decline letters; boarding loan documents on the Bank's computer systems; maintaining credit files; and doses paid loans and terminates collateral when applicable.

- Manages all deposit operational responsibilities including but not limited to; NSF and overdraft processing; holds and stop payments; currency transaction reports; acceptance and research procedures for a variety of legal processes; ATM duties; documentation and procedures required for accounts involving the death of account holder(s); incoming and outgoing collections; incoming and outgoing wires; certifications; knowledge of the Federal Reserve Bank posting and entries; balances general ledger account(s) and processes and approves related entries.
- Manages all treasury management operational responsibilities including but not limited to wires, ACH's, Positive Pay, and RDC customer files
- Assists the Client and/or Business Development Officers with onboarding of the bank's treasury management platforms.
- Resolves Client questions or problems as they relate to the bank's treasury management products or platforms.

Requirements:

Education/Experience-

- Bachelor's degree from accredited college or university.
- AND/OR*
- 5+ years of related experience and/or training; or the equivalent combination of education and experience in a financial institution

Skills & Competencies-

- Advanced experience, knowledge and training in branch operation activities, terminology and products and services
- Management skills for communication, delegation, and prioritization
- **Basic** knowledge of related state and federal banking compliance regulations, and other **Bank** operational policies
- **Basic** skills in computer terminal and personal computer operation; mainframe computer system; and word processing, spreadsheet, and account opening software programs
- Exceptional customer service
- Effective and excellent verbal, written and interpersonal communication skills
- Skilled to prioritize work, while handling multiple tasks
- Excellent attention to detail and organizational skills
- Able to function **as a** team player
- Great time-management skills

Environmental Conditions and Physical Demands:

- The incumbent is in a confined office-type setting in which he or she is free to move about at will.
 - The incumbent while performing this position spends time writing, typing, speaking, listening, lifting (up to 50 pounds), carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.
 - The incumbent for this position may operate any or all the following: telephone, smart phone, copy and fax machines, adding machine (calculator), scanner and image systems, scanning equipment, encoder, money counter, credit card terminal, computer terminal, laptop computer, personal computer, tablet, printers, or other equipment as directed.
 - The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.
 - Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.
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I, _____, acknowledge review of this job description.

Employee signature: _____ Date: _____

Supervisor signature: _____

Citizens Savings Bank & Trust Company is an equal opportunity employer and all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, disability status, protected veteran status, or any other characteristic protected by law.