
Branch Manager ~ Branch Operations ~ Branch Administrator ~ Business Development

Work focused, highly successful with **31+ years' rich experience** in the Banking domain managing the end to end branch operations including the protection of assets of the credit union and its members by efficient management of the branch operations; seizing control of critical problem areas and delivering on work commitments; major experience across all facets of planning, directing and administering the policies and procedures of operations set forth by the top management . A keen planner, strategist, and implementer with expertise in devising policies & plans for improving work performance and achieving desired objectives and organizational growth. Proven Work & People Management skills, proficient in managing widely-divergent, simultaneously occurring responsibilities within agreed cost/time lines. Acumen in management skills and accounting principles; sound expertise in conducting business negotiations and managing operational functions within a business environment including sales techniques, customer relations, organizational skills, reports, correspondence amongst others. Dexterous at acting as the key liaison between the branch and the senior management. Successfully integrate solid management, work development, personnel leadership, and expertise in pursuit of bottom-line goals and objective. Meticulous approach with super planning, team management, communication and interpersonal skills. Excellent man-management, time management, and leadership skills.

PROFESSIONAL VALUE OFFERED

Strategic Planning	Branch Operations	Coaching and Counseling	Training and Development
Communicator	Vendor Interaction	Expense reduction plans	Purchases
Team Management	Organizing and Supervision	Annual Evaluations	End to end operations
Business Development	Budgeting	Product Enhancements	Negotiations

CAREER PROGRESSION

Branch Administrator- [REDACTED]

- Oversaw that the branch activities are carried out in accordance to the established policies and successfully coordinates branch services to meet the members needs.
- Protection of the assets of the credit union and its members by efficient management of branch operations including planning, directing and administering the policies and procedures of operations set forth by the board of directors, the president / CEO and the Senior Management.
- Reporting to the Senior Vice President / CFO and responsible for the expansion of select employee groups (SEGs), and enhancement of membership penetration within existing sponsored SEGs.
- Representing the Credit Union and communicating with sponsor groups and SEGs, including management and human resource departments.
- Responsible for managing the complete branch operations which includes planning, organizing, implementing, communicating and directing branches within Region II.
- Managed the complete security of the branch inclusive of ensuring that daily branch closing procedure is followed.
- Accepting deposits from the members when the transaction is unique and requires special handling.
- Ensured cross training within the branch and reviewed checks on loans conducted by Member Service Representatives.
- Responsible for signing cheques, notes and other documents as required in the operation of the branch.
- Regularly conducted staff meetings and established cash controls to ensure proper accountability of all cash in the branch.
- Reviewed and provided feedback to staff on member complaints and resolutions.
- Engaged in ascertaining training needs for the staff and recommending revisions in policies and procedures to the Director of Branch Operations or Executive Vice President and ensures that information on change is communicated in writing to the staff and implemented.
- Acted as the liaison between the branches and the senior management.
- Ensured the branch personnel provide unprecedented member services and cross – sell products in a professional manner.
- Accountable for observing, coaching and counseling staff in meeting goals and objectives of EFCU.
- Engaged in implementing and supporting new products, services and promotions, as also ensured proper materials and training for the monthly branch promotion.
- Involved in identifying and evaluating technical and non-technical levels of knowledge and skills of the branch staff.
- Proficiently initiated various training plans to meet the needs of individuals and teams and provided for on-going trainings as new products and services are introduced.
- Competent in exercising sound judgment based on EFCU policies and procedures, common sense and sensitivity to public image.
- Managed high level complaints and work with branches to resolve issues.

- Proactively participated in surveys, focus group activities and in member education programs as also investigated service possibilities and failures in the branch system.
- Deftly remained current on all regulations and changes as they relate to the Credit Union.
- Judiciously communicated to the Comptroller all the potential problems or loses and provide status until corrected.
- Cautiously developed and / or implemented new procedures or products to reduce expenses, enhance revenues, or create efficiencies effecting all areas of the credit union as part of the management team.
- Accountable for annual evaluations of the complete branch staff.
- Maintained an open communication system with the vendors.

Call Center Manager, [REDACTED]

- Responsible for managing the Call Center personnel and daily operations of the Call Center which includes planning and implementation, organizational communication, direction, motivation, teamwork and supervision.
- Encouraged the staff in meeting objectives and goals of EFCU.
- Participated in and encouraged cross-selling.
- Exercised sound judgment based on knowledge of EFCU policies and procedures to call center images.
- Responsible for preparation of call center statistical information.
- Provided members with prompt, courteous service and advise them on financial affairs within the guidelines and policies of EFCU.
- Ensured the call center is in compliance with established federal law.
- Reviewed and provided evaluations on employees at year end and probationary period.
- Responsible for consumer loan underwriting for the call center.

Manager, [REDACTED]

- Responsible for all phases of lending, branch operations, membership development and staff management of two branch offices.
- Responsible for developing and implementing a sales culture.
- Coordinate quarterly educational programs to assist and benefit all EFCU members.

Manager, [REDACTED]

- Responsible for all phases of lending, branch operations, staffing and business development.
- Member of Policy and Procedures Committee.
- Awarded top honors for progressive loans.

Assistant Vice President / Manager, [REDACTED]

- Responsible for all phases of lending, branch operations and business development.
- Opened a new branch facility in Aug 1980.
- Acknowledged for the excellent work performance and promoted to Assistant Vice- President and Manager of a \$33 million office with 21 employees in Jul 1982.
- Accredited with a promotion and made the manager of a \$ 60 million office in Jul 1984.

Assistant Manager / Branch Operations, [REDACTED]

- In 1977, duly promoted to the position of a Branch Manager which involved complete servicing banking.
- In Dec 1978, promoted to the position of Assistant Manager for managing the complete branch operations.

PREVIOUS ASSIGNMENTS

Teller, [REDACTED]

Telephone Loan Interviewer, [REDACTED]

Teller, [REDACTED]

EDUCATION

- Completion of Service Edge Credit Insurance Training in Feb 1997.
- First National Bank Sales Training in Mar 1990
- First National Bank Interaction Management- A 7 month workshop in Mar 1990.
- Completed Banking related courses through the American Institute of Banking in 1971-1989.
- Received certificates of completion in various management and business related courses.
- Omega Consumer Lending Certificate in Mar 1997.

Languages Known: English

References and Verifying Documentation Furnished upon Request