

Coatesville Savings Bank, a 100-year-old, independent, mutual bank with 5 branches serving western Chester County and eastern Lancaster County, is looking for a Retail Banking Officer.

The Retail Banking Officer is responsible for strategic direction and achieving sales, operational and financial goals for retail banking. Additionally, this person will be the Physical Security Officer and oversee Marketing and Facilities Management.

Responsibilities include:

- Establish goals, strategies, policies, and procedures that are consistent with overall bank policies, operating objectives, and regulatory requirements.
- Provide information for and participate in preparing the retail budget, as needed. Review reports and compare actual with planned budgetary performance, making adjustments when needed.
- Assure that assigned personnel, equipment, and space are utilized in the best manner. Initiate recommendations for expenditures related to maintenance, facility upgrade, or structural changes to support and enhance service delivery.
- Develop a training program to train a competent staff to meet present and future requirements.
- Provide on-going coaching to retail banking leadership and teams.
- Develop a plan to deepen client deposit relationships.
- Keep abreast of local economic, financial, political, and legislative events and climates which could have an impact on activities. Implement adjustments as needed to meet the needs of the changing environment.
- Develop, implement, and manage strategies for delivery of quality and effective customer service through the retail banking network.
- Assist in the maximization of non-interest income through sales activities, product penetration, and collection of fees.
- Guide retail product development (including pricing and features) and implementation to provide profitable and competitive service offerings focused on core deposit growth.
- Maintain professional and community relations to increase the bank's visibility and business opportunities.
- Comply with regulations, policies, and procedures related to the position, including but not limited to BSA/AML.
- Maintain confidentiality of bank and customer information.
- Effectively communicate at Board and Executive level

A minimum of eight years relevant experience is required. A Bachelor's degree, an MBA or graduate degree is preferred. Must have demonstrated knowledge of bank products, account

procedures, and ability to train and supervise employees. Must have excellent social and communication skills.

“Equal Opportunity Employer”

Job Type: Full-time