



Senior Retail Banking Officer

Buckeye State Bank is an employee-owned, member-centric community bank, creating Raving Fans through the exceptional service we provide for them. With our exciting growth and expansion, we are looking for qualified, energetic team members to implement and achieve our Vision of The Bank of Tomorrow.

The Senior Retail Banking Officer is responsible for the overall leadership, performance, and operational effectiveness of Buckeye State Bank's retail banking franchise. This role oversees all branch staff throughout the state of Ohio, retail sales and service delivery, deposit growth, consumer lending support, and day-to-day retail operations to deliver consistently high-quality member experience while driving profitable growth and operational excellence.

Key Responsibilities:

Retail Leadership & Branch Management

- ❖ Provide direct leadership and coaching to all Market Managers and retail staff across the branch network.
- ❖ Set clear performance expectations, conduct regular coaching, performance reviews, and talent development for retail team members.
- ❖ Ensure consistent execution of retail standards, service culture, and bank values across all locations

Sales, Service & Deposit Growth

- ❖ Own retail operational effectiveness, including workflow efficiency, cash management, teller operations, account opening/servicing processes, and branch audit readiness.
- ❖ Drive retail sales performance including deposit growth, new account acquisition, product penetration, and cross-sell of consumer banking products and services.
- ❖ Oversee retail sales processes, goal setting, incentive alignment, and pipeline management.
- ❖ Champion a high-touch, relationship-based service model that differentiates Buckeye State Bank in the community banking market.

Operations Effectiveness & Risk Management

- ❖ Own retail operational effectiveness, including workflow efficiency, cash management, teller operations, account opening/servicing processes, and branch audit readiness
- ❖ Partner with Operations, Compliance, and Risk teams to ensure adherence to policies, procedures, regulatory requirements, and internal controls.
- ❖ Identify and implement process improvements that enhance efficiency, reduce risk, and improve the member experience.
- ❖ Monitor key operational metrics (transaction volumes, error rates, wait times, member satisfaction scores, etc.) and take corrective action as needed.

Strategy, Reporting, and Collaboration

- ❖ Develop and execute the retail banking strategy in alignment with overall bank goals for growth, profitability, and member experience.

- ❖ Prepare and present regular performance reports to the Chief Banking Officer and senior leadership on sales results, operational metrics, staffing, and key initiatives.
- ❖ Collaborate closely with Commercial Banking, Lending, Marketing, and other departments to deliver seamless member solutions and support bank-wide initiatives.
- ❖ Represent the bank in the community and support business development efforts consistent with Buckeye State Bank's community bank positioning.
- ❖ Perform any other duties assigned as needed.

Education and Experience for Success

- ❖ Bachelor's degree in Business, Finance, or related field preferred; equivalent experience considered.
- ❖ 8–12+ years of progressive retail banking experience, including significant branch management and multi-location leadership responsibility.
- ❖ Proven track record of driving deposit growth, sales performance, and operational excellence in a community or regional bank environment.
- ❖ Strong understanding of retail banking products, services, regulations, and risk/compliance requirements.
- ❖ Demonstrated ability to lead, coach, and develop high-performing teams.
- ❖ Excellent communication, interpersonal, and problem-solving skills.
- ❖ Experience with retail banking systems, CRM tools, and performance dashboards preferred.
- ❖ Must be legally authorized to work in the United States
- ❖ Must have a valid driver's license and reliable transportation to conduct the required business travel.
- ❖ Attention to detail and ability to multi-task.

BSB offers competitive compensation, as well as incentives and a benefit package, including:

- ❖ Standard Paid time off!
- ❖ Your Birthday off as well as two floating holidays!
- ❖ Retirement - 401k!
- ❖ ***You will be a member of the Employee Stock Ownership Plan!!***
- ❖ Health Insurance with Vision and Dental!!
- ❖ Life Insurance!
- ❖ Disability Insurance!

Job Type: Full-time

Benefits:

- ❖ 401(k) matching
- ❖ Dental insurance
- ❖ Flexible spending accounts
- ❖ Health insurance
- ❖ Health savings account
- ❖ Life insurance
- ❖ Paid time off
- ❖ Vision insurance

Work Location: In person

If you are looking for an exciting and rewarding challenge – *Join the BUCKEYE STATE BANK Team!*
Interested? Please email hrdepartment@JoinBSB.com with a copy of your resume.

Buckeye State Bank is an equal opportunity employer.