

Job Description



Position Title: Member Service Representative

Reports to: VP of Member Service

FLSA Status: Non-Exempt/hourly

Perform routine member transactions, including but not limited to deposits, withdrawals, cash advances, loan payments, transfers and check cashing. Handle the day-to-day member service needs of the credit union. Provide members with information about the credit union's services and products.

Duties and Responsibilities:

- Receive share deposits, loan payments, and other transactions. Enter data in ShareOne computer system.
- Strengthen the credit union member relations by cross selling additional products to the members. Provide members with the forms necessary to transact business at the credit union.
- Examine checks for endorsements and negotiability.
- Provide members with proper receipts for payments.
- Respond to member requests, problems and complaints, and/or direct them to the proper person for specific information and assistance.
- Receive information pertaining to members' accounts and route to proper departments.
- Assist members in opening new accounts.
- Provide members with account status, including current balances and loan payoffs.
- Work with members on services that are available at the credit union.
- Assist members with share certificates, IRA accounts, IRA certificates & check orders.
- Process certificates, renewals, and certificate surrenders.
- Open IRA accounts, process IRA paperwork, and audit IRA forms. All IRA accounts.
- Process check orders.

- Process transactions via telephone utilizing professional phone etiquette.
- Handling of open and closed account list and the aspects of these reports.
- Process address changes per address change procedures.
- Verify member deposits.
- Assist members with payroll allocations and direct deposits.
- Comply with all regulatory requirements: Bank Secrecy Act/Anti-Money Laundering/Customer Identification Program/Office of Foreign Asset Control Policy & Procedures, Reg CC, Reg E, Reg D, Truth and Savings, and Privacy Statement.
- Provide back-up for other team members, as necessary.
- Perform other job duties assigned.

Qualifications and other Requirements:

High school diploma or equivalent

Prior cash handling experience

Ability to work overtime (hours over and above the regular schedule)

Knowledge, Skills and Abilities needed to perform effectively in the position:

- Ability to organize work.
- Accuracy handling member transactions.
- Good rapport with members, co-workers and outside contacts.
- Strong math skills
- Computer abilities, including spreadsheet software expertise.
- Maintain confidentiality of member's affairs.
- Ability to balance teller drawer daily.
- Ability to cross-sell credit union product/services.

Job-related Physical Abilities needed to perform the above job duties:

Must be able to sit and/or stand for extended periods of time. Occasional lifting, of up to 50 pounds required (may ask for assistance doing so; however, must be able to co-lift).

- *All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.*
- *This job description in no way states or implies that these are the only duties to be performed by the employee occupying this position. Employees will be required to follow any other job-related instructions and to perform any other job-related duties requested by management.*
- *This document does not create an employment contract, implied or otherwise, other than an "at will" employment relationship.*