

MEMBER SERVICE LEVEL 1**Print**

| | | | |
|--------------|--------------------------------------|----------------|-----------------------------|
| Job Code: | | Division: | |
| Branch: | | Department: | MEMBER SERVICES |
| Reports To: | Branch Manager Member Service | Pay Grade: | MEMBER SERVICE REP 1 |
| FLSA Status: | Non-Exempt | Employee Type: | FULL TIME |
| Prepared By: | Chief Operations Officer | Date Prepared: | 01/25/2010 |
| Approved By: | Board of Directors | Date Approved: | 02/18/2010 |

Summary

Reviewed and Updated September 16, 2014; Reviewed and revised January 2015

Responsible for presenting and explaining credit union products and services to members and assisting them to utilize these products and services.

Will deliver outstanding member service.

Assists members in resolving account related problems.

May originate and process member loan requests. Is required to be licensed for a Producers License for sale of Credit Life / Credit Disability products.

Will be required to sell additional products and service meeting goals set.

This high contact person requires an ability to communicate effectively with prospective and current members as well as other credit union staff and to represent the credit union in a positive and professional manner.

Essential Duties & Responsibilities

Other duties may be assigned.

In accordance with prescribed methods and operating policies and established practice, the Member Services Representative:

Presents a positive and professional image when interacting with members and other credit union employees.

Flexibility in scheduling, to include weekends and/or holidays is required. Travel to other branch locations may be required as needed.

Accurately processes a variety of transactions for members including the opening and closing accounts, such as IRA's, Money Markets, Share Certificates, issuing checks, processing deposits and withdrawals from accounts, and other negotiable instruments.

Responds to member inquiry regarding the operation of accounts, access to services, resolving account discrepancies, balancing and reconciling, adding or reducing service features on various accounts, and assisting members to make the most effective usage of service offerings.

Operates computer terminal to accurately post transactions, access account information, balance transactions, and generally update member account transactions and information.

May be required to originate and process member loan requests. This will include calculations of debt to income ratio, unsecured debt ratio, interpretation of credit bureau information and the explanation of the various loan options and products and services. Must follow through completion loan requests, and maintain pending queue to a minimum. Review credit reports for additional loan opportunities.

Performs other member service functions as needed.

Assists co-workers to complete tasks and work assignments.

Must be able to cross-offer products to members as determined by credit union standards. Must fully understand credit union products and services, knowing when to match a product/service to a member's need. Must be able to meet all goals that are assigned.

Must possess a cooperative and positive attitude toward members and credit union staff.

Must maintain a professional appearance and demeanor.

Qualifications

MUST BE BONDABLE.

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The duties and responsibilities listed are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Ability to compute rate, ratio and percent.

Able to operate standard office equipment and tools such as a personal computer, fax machine, telephones, photocopier.

Develop a working knowledge of the difference in products and services and which best suits the members need.

Communication

Ability to read and comprehend simple instructions, short correspondence, and memos. Ability to write simple correspondence. Ability to effectively present information in one-on-one and small group situations to members, and other employees of the organization.

Must possess positive interpersonal skills.

REASONING ABILITY

Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form.

Ability to deal with problems involving several concrete variables in standardized situations. Able to handle interruptions and maintain a calm demeanor when confronted with conflict, knowing when to request a supervisor's assistance.

Able to handle multiple tasks simultaneously.

Needs to be persuasive, use good judgement, and possess strong listening skills, memory, and reasoning ability.

Travel/Training

Employees are required to complete the first three books in the Staff Training and Recognition Program (STAR) within the first ninety days of employment.

Required to maintain current educational training in their specific area(s) of responsibility.

Travel and flexibility in scheduling is required, including travel to other branch locations.

Physical Demands

While performing the duties of this position, the employee is regularly required to sit; use hands to finger, handle, feel objects, controls and talk and hear. The employee is frequently required to reach with hands and arms. The employee is occasionally required to stand, walk or stoop.

The employee must occasionally lift and/or move light objects.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

GENERAL SIGN OFF:

The employee is expected to adhere to all company policies and to act as a role model in the adherence to policies.

I have read and understand this explanation and job description.

Employee's Signature

Date