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|---|-----------------------|-------------------------|
| POSITION TITLE                                  |                       | DIVISION                |
| <b>Member Services Representative II</b>        |                       | <b>Retail Banking</b>   |
| REPORTS TO:                                     | DEPARTMENT            | DATE                    |
| <b>Branch Manager/ Assistant Branch Manager</b> | Branch Administration | <b>December 1, 2010</b> |
| SUPERVISES                                      | FLSA                  | REVISED                 |
| <b>N/A</b>                                      | <b>Non-Exempt</b>     |                         |

## GENERAL SUMMARY

Under general supervision, but following established policies and procedures, performs a broad-range of member service (non-teller) activities in person and/or via phone, mail, e-mail, fax and on-line services. Delivers exceptional customer service, aligned with the Credit Union's core values and mission statement. Meet all established sales and service goals. Provides such member services as opening new accounts, ordering checks, account maintenance, corrections, etc. Interviews and assists member complete loan applications, obtains pertinent loan information and prepares necessary paperwork to disburse loans. Cross-sells Credit Union products and services. Responds to questions and/or provides information upon request from members (internal and external). Processes requests/transactions, as appropriate. Assists members and potential members in understanding and utilizing Credit Union products and services.

## MAJOR RESPONSIBILITIES *(in descending order of importance)*

### A. Member Services

1. Processes all member service transactions in person and/or via phone, mail, fax and on-line services to include deposits, check withdrawals, account transfers and address changes. Replies to member correspondence by form letter regarding transactions affecting their accounts.
2. Gives prompt efficient and accurate service in the processing of all transactions such as opening of new checking/savings accounts, direct deposits, ATM/Visa check card, Certificate/IRA/Money Markets. May place stop payment on checks, provide copies of cancelled checks and/or order checks. Processes wire transfer requests and forwards to appropriate person for transmission, faxes documents, etc. Assists members with payroll and direct deposit questions and establishes payroll distributions.
3. Opens new member accounts and provides information to new and prospective members by explaining and cross-selling Credit Union products and services. Completes forms for opening and processing all types of accounts, including share, share draft, money market, certificates, IRAs, etc.
4. Utilizes tact and experienced based knowledge to research and resolve member inquiries explaining specific policies, procedures, products and/or services. Represents the Credit Union in a professional manner while maintaining positive member relations.
1. Provides accurate information to members regarding Credit Union services, products, policies and procedures. Analyzes member accounts in order to provide better services and deepen relationships. Cross sells and services members. Conducts outbound calls to members to follow up activate services sold and to develop new business and meet prescribed sales goals. Coordinates with other CU departments as necessary. Refers members to departments/personnel providing specialized services as necessary.
5. Perform other member services, operational, loan processing/interviewing and/or administrative duties as assigned by the Assistant Manager or Branch Manager.

### **Loan Interviewing/Processing**

1. Receives new applications; organizes loan packages, ensures all documentation is present. Decisions loans and or forwards to Loan Officer in accordance with policies and procedures.
3. Analyzes loan decisions, contacts the member to notify them of the decision made, and discusses payments and terms. Sets up the loan to be disbursed. Faxes or mails all necessary loan documents to be signed, ensuring incoming applications are maintained. Closes loans, disburses checks, or deposits money as necessary.

### **QUALIFICATIONS:**

#### ***Education***

High school diploma or equivalent (GED) education required. AA degree in related are preferred.

#### ***Experience/Skills/Knowledge:***

1. Minimum 2 to 4 years previous MSR and/or Loan processing/interviewing and sales experience in a financial institution.
2. Demonstrated knowledge of CU products, services, policies, procedures and regulations. Previous telephone sales experience and ability to meet pre-established sales goals.
3. Must possess a strong service orientation. Able to manage multiple projects/priorities simultaneously
4. Excellent verbal, written, telephone and interpersonal communication skills.
5. PC proficient including Microsoft Office (Word, Excel, Outlook) and the Internet.
6. Excellent organizational, analytical and problem-solving skills.
7. Ability to function in a financial institution branch environment and utilize standard office equipment including but not limited to: PC, fax, copier, telephone, etc. Ability to lift a minimum of 25 lbs. Some travel required.

### **GENERAL DESCRIPTION:**

*In terms of physical requirements, this position requires work best described as:*

Sedentary     Light     Medium     Heavy     Very Heavy

### **PHYSICAL TASKS:**

- Standing/Walking – Frequent
- Sitting--Continuous
- Hearing - Ability to receive information through oral communication (face to face and telephone). - Continuous
- Talking - Expressing or exchanging ideas by means of the spoken word (face to face and telephone). – Continuous
- Reading – Ability to receive information through fax, e-mail. And text messages – Continuous

### **AUDIO / VISUAL:**

- Requires vision to perform work dealing with data and figures and computer screens. –Continuous

**PSYCHOLOGICAL/MENTAL DEMANDS:**

- Responds positively and productively to stressful internal (employee)/situations. - Continuous
- Assists others to work harmoniously and effectively as part of a work team. – Continuous

|                                   |       |             |       |
|-----------------------------------|-------|-------------|-------|
| <b>Employee's Signature</b>       | _____ | <b>Date</b> | _____ |
| <b>Manager's Signature</b>        | _____ | <b>Date</b> | _____ |
| <b>Human Resources' Signature</b> | _____ | <b>Date</b> | _____ |