



POSITION TITLE		DIVISION
MSR-1 (Teller Hybrid)		Retail Banking
REPORTS TO:	DEPARTMENT	DATE
Head Teller, Assistant Manager and/or Branch Manager	Branch Administration	December 8, 2011
SUPERVISES	FLSA	REVISED
N/A	Non-Exempt	

GENERAL SUMMARY

Deliver on the Credit Union's core values. Provide exceptional and professional member service. Foster strong member relationships by effectively resolving service issues. Actively sells products and services by identifying the financial needs of each member and prospective member and matches the appropriate product or service. Opens new accounts, originates, underwrites and closes loans all in accordance with the Credit Union's guidelines. Meets and exceeds individual sales goals and actively participates in all branch sales and marketing activities.

MAJOR RESPONSIBILITIES *(in descending order of importance)*

1. Represents the Credit Union in a courteous and professional manner at all times. Maintains and projects the Credit Union's professional reputation. Maintains privacy of member account information.
2. Responsible for providing professional and courteous service to members face to face and over the telephone. This would include complex problem resolution.
3. Builds member loyalty by maintaining strong member relationships providing prompt, accurate, and courteous service when assisting members with their financial transactions.
4. Maintains member records by updating account information. Performs file maintenance and account changes as needed.
5. Identifies perceived and unperceived financial needs of our members and effectively suggests appropriate Credit Union products and solutions by asking probing questions and utilizing active listening skills. Actively cross-sells Credit Union products and services.
6. Suggest and explain the benefits of product(s) and services that meet members' needs. Establish new products and services that include but are not limited to: share, checking, individual retirement accounts, money market accounts, certificates of deposit, and safe deposit boxes. Upon completion of account opening, MSR ensures all documentation is accurately prepared and in compliance with laws, regulations and internal policies and procedures.
7. Enthusiastically engages in the process of increasing membership growth as well as increasing product and service penetration among existing members to ensure that Navigant Credit Union is the members' primary financial institution (PFI).
8. Responsible for prompt and proper follow-up with new members as outlined in the Member Call Back Program and alike (i.e. thank you notes and phone calls.)
9. Assist branch with active outreach calls to service our members and maintain compliance, i.e, Regulation D. Educates our members and assists them in transition to new products/ services to meet their needs.
10. Actively participates in, and expands, job knowledge and growth by utilizing all training resources available within the Credit Union.

11. Prepares, offers, and closes loan packages that best suit applicant's needs and are within applicant's financial limits. MSR performs necessary due diligence with applicant's profile and credit ability, and structures loan packages that place both the applicant and the Credit Union at minimal risk. These packages include but are not limited to: CLAD, GAP, Warranty Worx.
12. Opens branch in accordance with policies and procedures and ensures safety of building prior to employees entering.
13. Runs daily reports as requested by branch manager and or assistant branch manager.
14. Required to work Saturdays.

QUALIFICATIONS:

Education

High school diploma or equivalent (GED) education required.

Experience/Skills/Knowledge:

1. At least two years in the member service and/or teller area of a credit union or other financial institution.
2. Strong interpersonal skills necessary for serving credit Union members and projecting a positive and professional image as a representative for the Credit Union. Strong organizational skills a must.
3. Sales experience in a goal/and/or commission based customer service driven environment preferred.
4. Extensive knowledge of credit union policies, products and services required.
5. General knowledge of loan origination, underwriting and documentation preferred.
6. Basic computer and Windows skills and intermediate mathematical skills required.
7. Bilingual (fluent verbal and written) skills preferred as needed and determined by market conditions.

GENERAL DESCRIPTION:

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

Sedentary Light Medium Heavy Very Heavy

PHYSICAL TASKS:

- Standing/Walking - Constantly
- 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

Employee's Signature		Date	
Manager's Signature		Date	
Human Resources' Signature		Date	