



## Member Service Representative

**Reports To:** Chief Retail Officer

### Job Overview

Welcomes members into the branch and provides friendly, helpful service that promotes financial education while using expert knowledge in deposit, loan and convenient services products to accurately and efficiently process a variety of financial inquiries, account openings, service requests, transactions and possibly loan applications. Secures credit union assets, balances transactions, and completes necessary reports.

### Major Tasks, Responsibilities and Key Accountabilities

- Provides friendly, helpful service that promotes financial discipline through:
  - Preparing for daily interactions with a professional image and an organized workstation.
  - Maintaining knowledge of FCCU products and processes.
  - Proactively greeting members with a smile, handshake, introductions, and full attention.
  - Taking responsibility for waiting members.
  - Understanding the member's objectives by asking appropriate questions and listening to the member's responses.
  - Recommending the best solution or guiding the member to the appropriate staff to accomplish the member's needs and strengthen their financial well-being.
  - Processing the transaction accurately and efficiently.
  - Following up with the member to ensure satisfaction and to provide encouragement.
- Utilizes expert knowledge to open consumer and business deposit accounts and convenient services, and to identify member needs with loans following established underwriting criteria. Teaches members to use the account or service to improve their financial well-being and provides any ongoing correspondence. Accurately and efficiently prepares member documents.
- Utilizes basic knowledge to identify member needs with investment services and seamlessly refers members to appropriate staff.
- Fulfills member service requests including account maintenance, research, reconciliation, and correction.
- Secures the credit union's assets by handling cash and negotiable instruments in a consistent manner, properly identifying members, keeping member information confidential, balancing at the end of each business day, and completing necessary reports that summarize daily activities.
- Maintains up to date knowledge and adheres to all regulations, policies, procedures, and standards that pertain to this position.
- Performs other duties as assigned, including filling in for other departments as member demand necessitates.
- Actively works to insure credit union compliance with OFAC, Bank Secrecy Act/Anti-Money Act Laundering, and U.S.A. Patriot Act.
  - Follows all credit union policies and procedures.
  - Attends regular training as required.

### Major Skills and Competencies

- Must possess strong interpersonal skills, a positive attitude, and a desire to help people.

- Must have the ability to identify member opportunities for financial improvement, communicate recommendations, and provide support.
- Must possess effective verbal and written communication skills.
- Must have reliable attendance.
- Must possess good judgment.
- Must possess basic math skills.
- Ability to organize and prioritize work and maintain accurate records.
- Projects a professional image.

**Physical Job Requirements**

Frequent periods are spent standing or sitting in the same location with some opportunity to move about; occasionally there may be a need to stoop or lift light objects (typically less than 8 pounds).

- Ability to communicate with a diverse membership and employee group.
- Ability to accomplish the described responsibilities through the use of computers and technology.
- Ability to sit and/or stand for extended periods of time.
- Ability to work in a changing, challenging, and fast paced work environment.
- Variable stress levels.
- Provide own transportation.
- Occasional business travel.

**Environmental Job Requirements**

Typically located in a comfortable, quiet indoor area.

**Minimum Qualifications**

- Must be at least 18 years of age.
- Two years of previous Teller or equivalent experience serving customers.

**Preferred Qualifications**

- Previous experience recommending products and plans to improve a customer’s financial position.
- Knowledge of banking and/or credit union regulations.

**Acknowledgment**

I acknowledge that I have read the job description and requirements for the Member Advisor position and I certify that I can perform these functions with or without accommodation.

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Employee Signature Date

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Witness Signature Date

*Management has the right to add or change these duties of the position at any time.*