

4Front Credit Union

POSITION DESCRIPTION

POSITION TITLE: Member Services Representative

DEPARTMENT: Branch Operations

CLASSIFICATION: Non-Exempt

APPROVED BY: President/CEO

REPORTING RELATIONSHIPS

POSITION REPORTS TO: Branch Manager/Loan Officer

POSITIONS SUPERVISED:

POSITION PURPOSE

Responsible for performing a broad variety of financial services such as opening and closing accounts, renewing certificate accounts, and assisting members with account reconciliation problems. Answers member questions regarding Credit Union services provided and performs a variety of account maintenance. Cross sells services and performs related functions as required. Assists or refers members with any and all questions or problems that arise. Attends to telephone inquiries and transactions for members.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. **Assumes responsibility for the effective and professional performance of financial service functions.**
 - a. Presents and explains Credit Union services and products to members and assists in meeting their financial needs. Opens and closes accounts. Orders checks for member accounts. Completes payroll deductions and authorization forms.
 - b. Answers questions and solves problems for members by listening to problems, collecting data, securing answers, and reporting results to the inquiring party. Resolves member account reconciliation problems.
 - c. Renews and updates certificate accounts.
 - d. Receives and directs members and telephone calls. Responds to inquiries and questions, or directs them as necessary. Records and relays messages.
 - e. Performs file maintenance and account changes as needed.
 - f. Answers questions regarding IRAs.

2. **Assumes responsibility for establishing and maintaining effective, professional business relations with members.**
 - a. Resolves member requests and questions promptly, courteously, and professionally.
 - b. Keeps members informed of Credit Union services and policies.
 - c. Maintains and projects the Credit Union's professional reputation.
 3. **Assumes responsibility for establishing and maintaining effective coordination and working relationships with area personnel and with management.**
 - a. Assists area personnel as required.
 - b. Keeps supervisor informed of area activities and significant problems.
 - c. Completes required reports and records accurately and promptly.
 - d. Attends meetings as required.
 4. **Assumes responsibility for related duties as required or assigned.**
 - a. Actively and professionally cross sells Credit Union services.
 - b. Performs related duties as needed.
 - c. Ensures work area is clean, secure, and well maintained.
 - d. Comply with the U.S. Patriot Act and the Credit Union's Bank Secrecy and OFAC Policies and Procedures.
 - e. Comply with the Gramm-Leach Bliley Act and the Credit Union's Information Security program, maintaining the privacy and security of information, Systems and locations.
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PERFORMANCE MEASUREMENTS

1. Member services functions are efficiently, effectively, and accurately performed in accordance with established policies, standards, and security procedures.
 2. Good business relations exist with members. Member problems or questions are courteously and promptly resolved. Effective assistance is provided with member account reconciliation problems.
 3. Good working relationships and coordination exist with area personnel and with management. Appropriate assistance is provided to area staff as needed. Supervisors are appropriately informed of area activities.
 4. Required reports and records are accurate, complete, and timely.
 5. The Credit Union's professional reputation is maintained and conveyed.
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QUALIFICATIONS

EDUCATION/CERTIFICATION:	High school graduate or equivalent.
REQUIRED KNOWLEDGE:	Good understanding of financial services and products provided. Understanding of member account reconciliation procedures.
EXPERIENCE REQUIRED:	None, but related office experience is preferred.
SKILLS/ABILITIES:	Excellent communication and public relations skills. Professional appearance and attitude. Ability to operate related computer applications and business equipment including 10-key and telephone. Solid math and abilities.

PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

TALKING:	Especially where one must frequently convey detailed or important instructions or ideas accurately, or quickly.
AVERAGE HEARING:	Able to hear average or normal conversations and receive ordinary information.
FINGER DEXTERITY:	Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.
REPETITIVE MOTION:	Movements frequently and regularly required using the wrists, hands, and/or fingers.
AVERAGE VISUAL ABILITIES:	Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery.
PHYSICAL STRENGTH:	Sitting and standing. Exerts up to 50 lbs. of force occasionally.

WORKING CONDITIONS

NONE:	No hazardous or significantly unpleasant conditions (such as in a <u>typical</u> office).
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MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

REASONING ABILITY:	Ability to apply common sense understanding to carry out detailed but uninvolved instructions and to deal with problems involving a few variables.
MATHEMATICS ABILITY:	Ability to perform basic math skills, use decimals to compute ratios and percents.
LANGUAGE ABILITY:	Ability to use passive vocabulary of 5,000-6,000 words; read at a slow rate; and define unfamiliar words in dictionaries for meaning, spelling, and pronunciation. Ability to write complex sentences, using proper punctuation, and using adjectives and adverbs. Ability to communicate in complex sentences, using normal word order with present and past tenses and good vocabulary.

INTENT AND FUNCTION OF JOB DESCRIPTIONS

Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well constructed job descriptions are an integral part of any effective compensation system.

All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.

In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.

Job descriptions are not intended as and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.