PointWest CREDIT UNION

POSITION TITLE: Member Services Officer
REPORTS TO: Contact Center Manager and/or Retail Branch Manager
SUPERVISES: None
STATUS: Non-Exempt
WORK LOCATION: ☐ Remote Hybrid ☐ Onsite Branch Location
PREPARED: January 14th 2026

NOTE: Point West Credit Union believes each employee makes significant contributions to our success. That contribution should not be limited by the assigned responsibilities. Therefore, job descriptions are not intended and should not be construed to be exhaustive lists of all responsibilities, skills, efforts or working conditions associated with a job. They are intended to be accurate reflections of those principal job elements essential for making a fair pay decision about jobs. It is our expectation that each employee will offer services wherever and whenever necessary to ensure the success of our endeavors. Nothing in this position description is an implied contract for employment. The functions are not all encompassing and are subject to change at any time by management.

GENERAL POSITION SUMMARY: To assist Credit Union members with all activities associated with member Consumer lending needs such as Auto loans, Personal loans and Personal lines of credit, processing member transactions and responding to member needs for information and assistance with their Credit Union business.

ESSENTIAL FUNCTIONS & RESPONSIBILITIES:
Refer to the Operations Training & Responsibility Matrix for a detailed list of duties.

60% Corresponds with and interviews new and existing members, as well as loan applicants, regarding all products offered by the credit union. Answers incoming calls; responds to general account and/or loan questions; calculates payments; and takes loan applications over the phone or in person from members and potential members. Assists members and potential members with opening, maintaining, and closing loans and accounts; answers questions about products and services (including debit and credit cards); and resolves issues within their authority by phone, mail, electronically, or in person.

20% Prepares required documentation for approval and processes approved membership and loan documents for disbursement and filing, ensuring compliance with Credit Union policies and applicable legal requirements. Handles member interactions by answering calls and responding to loan and account inquiries.

10% Makes outbound calls to members to drive business. Identifies cross-sell opportunities and seeks new business by promoting additional services to members.

5% Processing cashier's checks, money orders, wire transfers, and notarizations; and addressing member complaints. Balances the cash drawer and accurately records daily activities in both branch and remote settings. Performs a variety of miscellaneous duties, including filing, project work, computer data entry, handling incoming and outgoing mail, and other job-related tasks as required or assigned.

5% Refers issues beyond their authority to the manager and participates in staff meetings, team huddles, and training sessions. Participates in community impact events.

SUPERVISORY: None

STANDARD JOB SKILLS:

1. Judgment: Ability to exercise judgment, initiative and tact when dealing with members, staff, supervisors, and vendors. Continually uses sound, independent judgment, as outlined in:

a. Employee Handbook
b. Code of Ethics
c. Promises
d. Policies, procedures and other related Point West guidelines.

2. Regulatory Knowledge:

a. Solid knowledge of credit union operations and philosophy required.
b. Knowledge and adherence to current and emerging laws and regulations pertaining to areas of responsibility required, including Local, State and Federal Laws.
c. Thorough knowledge of credit unions products and services in order to adhere to rules and regulations; and support training and process/document updates.

3. Organizational Culture: Understands and promotes Credit Union vision, mission, goals, culture, values, image and service philosophy

4. Time Management:

Strong ability to:

a. Organize and set and meet deadlines.
b. Prioritize
c. Multi-task
d. Leverage resources
e. Maintain attention to detail

5. Analytic Ability: Requires the ability to apply principles of logic to define problems and desired outcomes, collect data, establish facts, and draw valid conclusions from multiple sources of an objective and subjective nature.

6. Interpersonal Skills: Ability to build effective partnerships within the organization to collaborate on organizational training objectives.

7. Active Listening: Requires the ability to effectively listen and ask open-ended and clarifying questions for needs-identification.

8. Confidentiality: Demonstrates a high level of confidentiality, sensitivity, and tact.

9. Demeanor: Ability to maintain a professional and accessible profile with all contacts.

SPECIFIC JOB SKILLS:

- Intermediate level math skills required (calculations and concepts involving decimals, percentages, and fractions).
- **De-escalation.** Strong deescalation skills to address member complaints, issues and provide timely resolution.
- **Cross-selling.** Ability to confidently sell standard products and services; and cross-sell ancillary credit union products including GAP, Mechanical Breakdown, Debt Protection using consultative, compliant, and member-focused approaches to meet credit union goals.

EDUCATION AND/OR EXPERIENCE

- High school diploma or equivalent required.
- Undergraduate degree preferred.
- Experience: two (2) years or more of similar related experience in a Financial Institution and/or equivalent combination of education and experience.

PHYSICAL/MENTAL DEMANDS:

(Physical demands)

- Continuous sitting for extended period when performing duties.
- Continuous Standing for extended period of time when performing duties.
- Occasional lifting; up to 35 lbs. (office supplies).
- Occasional bending, squatting, or reaching ground level.
- Frequent use of hands in repetitive tasks such as simple grasping, twisting/turning of wrists; finger dexterity.
- Continuous speaking and hearing for interaction with staff, members, and outside contacts.
- Continuous ability to see close and at a distance.

(Mental demands)

- Continuous interaction with others, repetitive work, attention to detail, ability to solve complex problems, alertness, precision, concentration, accuracy, thoroughness, and memory demands.
- Occasional fast-paced work
- Frequent deadlines, flexibility, performing basic and complex numeric calculations, writing, reading, comparing, analyzing, judgment, reasoning, patience and negotiating.

WORKING CONDITIONS:

- Continuous operation of office equipment.
- Normal 40-hour work week, with occasional overtime (when approved by a manager).
- Exposed to a potentially hazardous condition, i.e. robbery. Receives detailed instructions and procedures to be followed to minimize the risk.

The physical/mental demands and work environment characteristics described above are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Employee Signature	Date
Manager Signature	Date
Human Resources Signature	Date