PointWest CREDIT UNION

POSITION TITLE: **Member Services Specialist II**
REPORTS TO: **Contact Center Manger and or Branch Manger**
SUPERVISES: **None**
STATUS: **Non-Exempt**
WORK LOCATION: **☐ Remote Hybrid ☐ Onsite Branch Location**
PREARED: **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 description is an implied contract for employment. The functions are not all encompassing and are subject to change at any time by management.

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

50% Receives and processes financial transactions via mail, phone, and in person, including deposits, transfers, loan payments, cashier's checks, money orders, wires, card disputes, debit and credit card maintenance, credit card applications, and notary services. Resolves member complaints and other issues within assigned authority via mail, phone, and in person. Assists existing members with maintaining and closing accounts/shares. Balances the cash drawer and accurately settles, records, and reconciles daily activities in both branch and remote settings.

Performs miscellaneous duties, including filing, project work, data entry, and handling incoming and outgoing mail, as required or assigned.

35% Corresponds with or interviews new accounts for current and new members and/or takes applications for credit cards, personal loans, auto loans, private party auto loans, RV loans, and other loan applications within authority. Collects necessary documents for approval and processing in compliance with Credit Union procedures, policies, and legal requirements. Takes phone calls, answers general account and/or loan questions, calculates payments, and takes loan applications over the phone and in person from members and potential members.

10% Makes outbound calls to members to drive business. Identifies cross-sells opportunities and cross-sells appropriate products and services.

5% Escalates issues outside of assigned authority to management. Participates in staff meetings, team huddles, and training. Participates in quarterly 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 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 objectives.

7. Active Listening: Requires the ability to effectively listen and ask open-ended and clarifying questions for needs and 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).
- Ability to exercise judgment, initiative and tact when dealing with members, staff, supervisors, and vendors.
- **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 or 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 workweek, 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 ______________