



POSITION TITLE: Member Services Specialist - Retail
REPORTS TO: Retail Branch Manager
SUPERVISES: None
STATUS: Non-Exempt
EFFECTIVE: October 2019

ROLE:

To assist Credit Union members with all activities associated with member lending, processing member transactions and responding to member needs for information and assistance with their Credit Union business.

ESSENTIAL FUNCTIONS & RESPONSIBILITIES:

- 50% Assists members and potential members with opening, maintaining and closing member loans and accounts, answering questions about products and services (including debit and credit cards) and resolving issues that are within their authority to resolve in person and via all required, applicable channels (email, phone, etc.). Refers issues that are beyond their authority to the Branch Manager. Identifies cross-sell opportunities and cross-sells services to members.
- 25% Prepares necessary membership and/or loan documents for approval and processes approved membership/loan documents for disbursement/filing, ensuring they are in compliance with Credit Union policies and legal requirements. Calculates payments, takes loan and membership applications in person and/or electronically from members and potential members.
- 15% Provides reliable, accurate handling of members' monetary transactions, with attention to the specific account/loan being processed (e.g., deposits, withdrawals, loan payments, transfers, wires, money orders, gift cards, miscellaneous receipts, etc.) through regular attendance, accuracy and attention to detail. Balances cash drawer and accurately settles and records all daily activities.
- 10% Performs a variety of miscellaneous duties including outbound member calls, filing, project work, computer input, handling of ingoing/outgoing mail, and other job-related duties as required or assigned.

PERFORMANCE EXPECTATIONS:

1. Provide friendly, prompt, professional, and accurate service and support to all members and associates by greeting all branch visitors within one (1) minute upon arrival, assisting all members (or providing a personal check-in) within five (5) minutes, answering team member phone calls within (3) rings, and responding to all outstanding member and team member correspondence and messages within three (3) hours and no later than the end of the business



- day.
2. Troubleshoot and resolve member and internal inquiries in a timely, friendly and accurate manner.
 3. Accurately post and appropriately document transactions, having minimal unresolved posting errors.
 4. Develop and maintain knowledge of all relevant Credit Union policies, procedures and guidelines to ensure compliance with all applicable regulations, including current lending policies and procedures.
 5. Deliver loan decisions to members the same business day whenever possible and no later than within one (1) business day of receipt of a complete application.
 6. Cross sell loan protection insurance on at least 25% of all eligible loans.
 7. Ensure all paperwork related to new/current member accounts and/or member loans is processed and completed in compliance with relevant regulations and with minimal unresolved errors.
 8. Meet or exceed assigned loan volumes goals to maximize member financial wellness and assist the Credit Union in achieving its required operational projections.
 9. Successfully recommend a new product or service to 25% of all members interacted with daily.

KNOWLEDGE & SKILLS:

Experience: Two (2) years of similar or related experience.

Education: A high school education or GED.

Interpersonal Skills: A significant level of trust and diplomacy is required, in addition to normal courtesy and tact. Work involves extensive personal contact with others and/or is usually of a personal or sensitive nature. Work may involve motivating or influencing others. Outside contacts become important and fostering sound relationships with other entities (companies and/or individuals) becomes necessary.

Other Skills: Able to operate a ten-key calculator, typewriter, and computer keyboard.

Managerial Responsibility: Has no supervisory/managerial responsibilities.

PROBLEM SOLVING:

Independent Judgement: Specific standards and operating procedures provide some options and latitude for independent decision and action. Decisions are usually limited to choosing between two or three known options. There is minimal room for discretion. Decisions normally take the form of recommendations (limited decision-making authority).



Mental Process: Problems encountered are relatively simple in nature, requiring some analysis or research to determine the best solution from a limited number of prescribed options.

ACCOUNTABILITY:

Organizational Impact: Has little or no noticeable authority to make decisions that could impact overall organizational goals and/or objectives. The impact would generally have an effect on the service or product which an individual member would receive. Does not have budgetary responsibilities and is not authorized to make decisions that would commit or jeopardize company assets.

Organizational Restraint: Limited supervision and inspection of work. Errors can be difficult to detect and resolve and/or the consequences of potential errors can be of significance.

PHYSICAL/MENTAL DEMANDS:

(Physical demands)

- Continuous sitting for extended period when performing duties.
- Occasional standing and walking.
- Occasional lifting up to 35 lbs. (office supplies).
- Occasional bending, squatting, or reaching at 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.



NOTE: Point West Credit Union believes that 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 his/her 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.

Your signature acknowledges receipt of this job description.

Employee Signature

Date

Supervisor's Signature

Date

HR Signature

Date