



POSITION TITLE: Member Services Representative - 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:

- 60% Provides reliable and 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.
- 20% Assists members and potential members with opening, maintaining and closing accounts, answering questions about products and services (including debit and credit cards), and resolving member issues that are within their authority to resolve via face-to-face and over-the-phone interactions. Refers problems that are beyond their authority to the Branch Manager. Identifies cross-sell opportunities and cross-sells relevant products and services to members.
- 15% Performs a variety of miscellaneous duties including filing, project work, computer input, and other job-related duties as required or assigned.
- 5% Corresponds with or interviews new account and/or loan applicants; 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 on the phone from members and potential members.

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, resolve and appropriately document member and team member 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. 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.
6. Successfully recommend a new product or service to 25% of all members interacted with daily.

KNOWLEDGE & SKILLS:

Experience: Six (6) months to two (2) years of similar or related experience.

Education: A high school education or GED.

Interpersonal Skills: Courtesy, tact, and diplomacy are essential elements of the job. Work involves personal contact with others inside and/or outside the organization, generally regarding routine matters for purposes of giving or obtaining information which may require some discussion.

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.

Mental Process: Problems encountered are simple in nature, requiring a choice from a limited number of prescribed options.

ACCOUNTABILITY:

Organizational Impact: Has basic 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