



Job Title: Member Service Representative I
Date Prepared: February 2023
Reports To: Member Service Supervisor
Department: Member Service
Status: Non-Exempt
Job Grade: 4

Purpose

Provides consistent excellent service to our walk-in and phone members. Provide account information, as well as information on the full range of credit union products and services. Professionally handle the member's daily needs and provide a variety of transactional services. To actively promote the sale of all credit union products through cross-selling techniques.

Essential Functions

1. Provide excellent member service to members via in-person, on the phone, or written correspondence.
2. Performs a variety of transactions in person and over the phone, including but not limited to; deposits, withdrawals, loan payments, purchase of monetary instruments, reviewing account history, certificate transactions, savings bonds, cash advances, and vault buy/sells. As well as checking the availability of funds for on-us checks and processing IRA and HSA transactions using the correct forms.
3. Learn and become comfortable with the credit union products and services available for member including, but not limited to: accounts offered, interest bearing accounts, cards, card transactions, online banking, e-statements, direct deposit, basic knowledge of loan products, etc.
4. Must look for opportunities to refer products and services to each member, as fits their needs.
5. Must know and implement all financial institution policies and regulations: such as BSA, OFAC, Reg CC, Red DD, Reg E, Reg P, etc. Compliance with Check holding policies and procedures.
 - a. During the Introductory Period (First 90-days of employment) MSR I will need to have checks over \$250 approved by the MS Supervisor or Branch Manager.
 - b. Cash distributions of greater than \$2000 require override from MS Supervisor, Branch Manager, or Collections Department if for a delinquent account.
6. Process cash with accuracy and security measures set in place according to policy.
7. Responsible to read, study and apply credit union policies and procedures as assigned.
8. Properly identifies members in the branch and over the phone.
9. Participates in side-jobs including but not limited to: night drop processing, mail payments, branch balancing, check balancing, auditing various operations functions, keeping the branch organized, supply inventory, scanning, and copying.
10. Maintains proper control over terminal as instructed.
11. Balances cash drawer daily.
12. Participates in appropriate and applicable training through the credit union's online training platform, on-site trainings, cross training to ensure job know is current and up to date.
13. Completes annual compliance trainings in all required regulations and policies.
14. Maintains compliance with all required regulations and policies, BSA, OFAC, etc.
15. Supports lending staff – assist lending staff by connecting member with appropriate lending personnel.
16. Maintain a high level of confidentiality with credit union and member information, vault codes, etc.
17. Maintains regular and reliable attendance.
18. Performs other duties as assigned.

Qualifications

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill, and/or ability required to perform the position satisfactorily. Individual abilities may result in some deviation from these guidelines.

Preferred Experience

High School diploma or GED. Experience in banking as well as working with the public and/or customer service preferred. Experience in cash handling preferred. Must have strong written and oral communication skills.

Skills/Abilities

A basic of beginner level knowledge of Microsoft Office applications including Outlook, Excel, and Word. Basic skills in using computers and related equipment, 10-key calculator, multi-line telephone/intercom systems, and a variety of general office equipment including copy machines, scanners, and fax equipment. Ability to interact tactfully and professionally with credit union staff as well as external contacts. Maintain a high degree of confidentiality in dealing with various credit union, personnel, and member information. Light travel is required. Travel to various branch locations or to off-site trainings may be necessary on occasion.

Decision Making

To exercise sound judgement when making decisions as they relate to position duties and the credit union's policies and procedures.

Financial responsibilities

To be responsible for safeguarding the credit union's assets by ensuring that policies and procedures are followed.

Physical Requirements

The physical demands described here 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. Performing work through repetitive eye/hand coordination. Write using pen/pencil or personal computer keyboard daily. Must be able to communicate through speaking and hearing and use visual acuity for examining and reading documentation. Position is required to sit, pull, push, reach, and use repetitive hand motions. The employee is often required to stand as standing is 95% of the job. Ability to stand at a teller window for 8-9 hours per day is required. Upper body strength to lift 25 pounds on a daily basis to replenish coin supply. Position may be required to work long or unusual hours on occasion. Ability to work overtime, attend meetings, seminars, and travel.

Working Conditions

Work is performed primarily indoors with some potential for exposure to safety and health hazards related to electronics work. May require periodic travel between branches. There is exposure to potentially hazardous conditions such as robbery. Employees are to receive detailed instructions and procedures to follow to minimize risk. In accordance with the American 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.

Work Authorization

FFCU requires that all employees be legally authorized to work in the United States, and it abides by all laws that prohibit the employment of undocumented foreign nationals. Any person employed must complete the federal Employment Eligibility Verification Form (I-9) within three days of hire.

Equal Opportunity

FFCU provides equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, color, ancestry, national origin, gender, gender identity, sexual orientation, marital status, religion, age, disability, results of genetic testing, or service in the military. Equal employment opportunity applies to all terms and conditions of employment.

Diversity Statement

FFCU is committed to creating and maintaining a workplace in which all employees have an opportunity to participate and contribute to the success of the business and are valued for their skills, experience, and unique perspectives. This commitment is embodied in FFCU policy and the way we do business.

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time with or without notice.

Employee Signature: _____

Employee Print Name: _____

Date: _____