



Job Title: Financial Services Associate (FSA)
Date Prepared: March 2023
Reports To: Branch Manager
Department: Member Service
Status: Hourly / Non-Exempt
Job Grade: 7

Purpose

To develop and maintain quality loan and deposit accounts which meet established deposit and lending guidelines and provide maximum profitability to the credit union with a minimum of risk. Interview and counsel all loan applicants to maintain the members best interest and insure they are aware of all loan requirements and procedures. To actively promote the sale of all credit union products through cross-selling techniques. Prompt follow-up of member questions and concerns.

Essential Functions

1. Works directly with members and potential members to evaluate and promote improved and expanded services. Ensures the branch image is favorable, reflecting a sound and secure financial institution.
2. Interview loan applicants and advises members of the credit union's lending criteria.
3. Complies and analyzes financial and credit data including adequacy of income and sufficiency of collateral when required.
4. Approves or disapproves loans within established lending credit limits, and prepares and collects loan documentation for closing.
5. Applies interest rates according to credit union guidelines.
6. Actively offers and promotes the sales of credit life, accident, and disability, and GAP insurance products to all loan members.
7. Receives walk-in members and handles phone inquiries answering questions concerning deposit accounts, loan rates, terms, book values and related matters.
8. Carries out all functions involved with deposit and loan transactions, including opening new deposit accounts, loan advances, pay-offs, research and error corrections as needed.
9. Promotes relationships with members on all credit union deposit and loan products and services.
10. Operates a teller / MSR window via a teller terminal and cash drawer, as assigned to assist during peak times or staffing deficiencies.
11. Ensures all accounts/applications are accompanied by supporting documentation when required and entered into OnBase.
12. Makes deposit product recommendations to members and potential members. Assists members with opening of all new accounts including all savings, checking, certificate and IRA products.
13. Builds mutually beneficial relationships with new and existing members.
14. Complies with all BSA policies.
15. Regular and reliable attendance.

Other Duties

1. Provides a high degree of service to member, potential member and dealers.
2. Keeps work area neat and organized. Keeps all confidential documents out of sight.
3. Participates in community or professional activities to help develop new business and enhance the credit union's image.
4. Performs special assignments and other assigned duties as required.
5. Assist with other departments/branches when needed as instructed by Branch Manager.

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 required. College Degree in Business Administration or Finance, and a minimum of two (2) years' experience in a retail and installment loan department preferred.

Skills/Abilities

Highly developed communication skills needed, both written and verbal, to communicate with members clearly and concisely, and all levels of management, staff and vendors. A high degree of interpersonal skills is required. Well-developed verbal and written communication skills, member relations and interpersonal skills, accurate data input skills, and knowledge of credit union products, services, policies and procedures. Ability to organize and prioritize tasks in a flexible environment and to work on more than one task at a time. Ability to work independently with minimal supervision. Ability to handle pressure of meeting deadlines. Responsible for producing high quality work. Supervisory skills. Ability to make decisions in a timely manner with appropriate support, justification, and follow-up. Must have the ability to handle pressure of meeting deadlines or member / dealer requests in a timely manner. Is responsible for producing high quality work that has been proofed and error free.

Advanced knowledge of Microsoft Office applications including Outlook, Excel, and Word.

Advanced 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. Maintain a high degree of confidentiality in dealing with various credit union, and member information. Light travel is required. Travel to various branch locations or to off-site trainings may be necessary on occasion. Availability to work FFCU posted hours. Flexible, irregular hours as needed.

Decision Making

Approve loan and applications within legal lending limits. Insure that all deposit accounts and loan processed meet standard regulatory and compliance requirements and adhere to Credit Union policies.

Financial responsibilities

This position requires the FSA to open deposit and loan products and to produce quality accounts which generate a maximum return on investment and have a limited margin of risk.

SUPERVISORY RESPONSIBILITIES

None.

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. 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: _____