

Plus4 CREDIT UNION Job Description

Position: **Financial Services Representative**
Reports To: **Branch Manager/Sales Director**
FLSA: **Non Exempt**

Summary

Deliver superior service to the members at all times. Present a positive, efficient and professional front line atmosphere. Leave the member with the feeling they are our number one priority. Treat all internal and external members with respect and courtesy.

Essential Duties

- Adhere to the Credit Union's "Value Proposition" service standards statement on a daily basis with internal and external members.
- Research and follow-up on member inquiries regarding credit union accounts and services in a timely manner whether in person or by mail or phone.
- Perform member account maintenance functions including closures, personal and account data changes, and account openings.
- Knowledgeable and proficient in the account opening process for all deposit accounts including but not limited to savings, checking, money market, and club accounts; Also, have proficiency in identification and new account screening methods and be able to fully explain regulatory requirements on all accounts and services.
- Knowledgeable and proficient in Certificate of Deposit and Individual Retirement Accounts (IRAs) including opening, renewing and closing, and accurately calculating withdrawal penalties and dividend payments as appropriate.
- Assist members with the loan application process including but not limited to the gathering of background information on the member and pulling credit reports.
- Complete all loan documents, establish loans in the system and fund the loans to the proper General Ledger (GL) account.
- Answer member lending questions and provide current loan rates and NADA used car quotes to members, as well as any other information requested on credit union products and services.
- Maintain usage proficiency on all member-related third party systems and software including the maintenance of member records. These systems include but are not limited to member check ordering, ATM/Debit card ordering and maintenance, account and identity verification, etc.
- Perform outbound solicitation calls daily.
- Promptly answer telephone inquiries and forward calls to appropriate personnel.
- Take accurate messages when necessary and follow up that call was returned.
- Possess and maintain knowledge of all credit union products, services, policies and procedures.
- Comply with all state and federal regulations related to this job and to the credit union.
- Attend training classes as requested by supervisor and/or Human Resources Dept.
- Monitor supply inventories and submit purchase requests to authorized personnel.
- Excellent verbal and written communication with department supervisors, co-workers, and members.
- Accurately and efficiently complete all member or account related forms and forward to appropriate department for action and/or filing.

- Must be available to travel to any branch location for back-up as requested by management, as well as work on Saturdays when needed.
- Complete any job assignments and duties assigned by Branch Managers when working in their branches.
- Promote teamwork by assisting others with work when needed or when own work is completed.
- Assists in special projects or other assignments as requested by a supervisor.
- Actively educate and inform members on all credit union products and actively cross-sell all products/services to meet monthly production goals. Identify potential lending business through the thorough review of the member's credit report.
- Assist member(s) with account inquiries in a timely and accurate manner and perform all functions associated with account maintenance as requested including but not limited to personal and account data changes, address changes, and account closures.
- Performs other duties as assigned by the Branch Supervisor or Sales Director or Senior Management.

Minimum Job Requirements

- Maintain average Mystery Shop Score of 4.80 in service and 4.5 in sales
- 5 applications per day
- \$300K Booked Loans
- 2 Share/Share Draft opened daily
- 2 Specialty accounts opened monthly
- 40% GAP sales monthly
- 40% Warranty sales monthly
- 46% Credit Life sales monthly
- 36% Credit Disability sales monthly
- 20 outbound sales calls per day
- Contact 100% of members after loan approval to secure booking
- Monitor Loan Queue daily and make contact with member within 24 hours of placement in queue

Qualifications

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Focus on serving the member, gaining the member's respect and trust, and always acting with the member in mind.
- Analytical ability to quickly assess member's financial needs and offer solutions.
- Proficient in use of a calculator and adding machine and proficient typing skills.

- Effective oral and written communication skills to converse in person or by phone with members and correspond in writing.
- Willingness to attend training seminars and meetings outside normal working hours.
- Ability to learn and use the credit union PC hardware and software.
- Must have a proactive and positive attitude toward members, supervisors, co-workers and the credit union.
- Must be proficient in Microsoft Office products, including but not limited to Word, Excel, email and Outlook.
- 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.

Physical/Mental 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.

- While performing the duties of the job, the employee is regularly required to stand, sit, walk, use hands to finger, handle, or feel, reach with hands and arms, stoop, kneel, crouch or crawl, and talk or hear.
- The vision requirements include: close vision and ability to adjust focus.
- Nature of position requires physical mobility and the ability to lift a minimum of 50 pounds.
- Must have flexibility to deal with changing work hours and locations as needed.

Education/Experience

- High school diploma or equivalent.
- Six months to two years of similar or related experience.

By signing below, employee agrees they are able to perform the essential duties listed within this document, as well as any additional duties assigned by their supervisor. The employee also agrees to actively seek out the information and training needed to perform these duties to the best of their ability.

Signed:

 Employee Signature

Date _____

 Print Employee's Name