

Waterfront Federal Credit Union — Job Description

Job Title: Member Services Representative II

Department: Branch

Employee:

Reports To: Member Service Supervisor

Exempt: Non-Exempt

Union Affiliation: Local 8 OPEIU

Approved By: Rebecca Schmidt

Date Last Updated: 04/2019

SUMMARY:

Provides prompt, professional, helpful, knowledgeable and courteous member service. Perform basic and increasingly responsible member service activities and responsibilities, as well as meeting credit union objectives through cross offering of credit union services and products. Accurately handles members' financial transactions according to the Credit Union's policies, procedures, and guidelines.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned.

- Responsible for providing prompt, professional, helpful, knowledgeable and courteous service to members and co-workers.
- In compliance with Credit Union marketing and service delivery goals, be knowledgeable of and offer credit union products and services, answer inquiries and provide information to members on all types of accounts, loans, and other credit union services either in person or by telephone.
- Perform cashier functions including balancing for the individual as well as the branch.
- Perform balancing functions for ATM, CTR and the Vault.
- Receiving and processing member service requests; identify, research, and correct member account discrepancies.
- Opening all types of new accounts and adding new services to existing accounts.
- Perform opening and closing procedures as required including all security checks
- Provide support to branch staff by mentoring, training, and developing.
- Interview, process and fund loan requests. Completing all required documentation, based on loan decision, in compliance with credit union policies, guidelines and Federal regulations

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- Responsible for the balancing of General Ledger accounts as assigned.
- Promote and maintain a positive image of Waterfront Credit Union at all times to all personnel, members and the community.
- Keep the Branch Manager informed in a timely manner of all operations, member service and product related concerns. Make suggestions, where appropriate, for product and service improvements.
- Provide WFCU Investment Services referrals for members wishing more diversity in their investment portfolio.

SUPERVISORY RESPONSIBILITIES:

None.

PERFORMANCE STANDARDS:

Must fully understand credit union products and services and be able to assist members to use these products and services. Cooperative and positive attitude toward members and credit union staff. Maintain a professional appearance and demeanor.

QUALIFICATION REQUIREMENTS:

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.

New employees and internal candidates will be placed in the appropriate MSR position based on their experience and knowledge and will be required to demonstrate proficiency in performing the required responsibilities of their position within 90 days of employment or transfer.

EDUCATION and/or EXPERIENCE:

High school graduate or equivalent.

Three years direct related work experience and/or accelerated training completion may be substituted for tenure requirements.

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LANGUAGE SKILLS:

Ability to read and comprehend complex instructions, short correspondence, and memos. Ability to write clear and concise correspondence. Ability to effectively present information in one-on-one and small group situations to members, and other employees of the organization.

MATHEMATICAL SKILLS:

Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals. Ability to compute rate, ratio, and percent.

REASONING ABILITY:

Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form. Ability to deal with problems involving several concrete variables in standardized situations. Ability to focus on details and to prioritize work.

CERTIFICATES, LICENSES, REGISTRATIONS:

None.

OTHER SKILLS and ABILITIES:

- Ability to operate computer unit including input, output, and inquiry to member accounts and other account information required in the member service function.
- Ability to operate standard office equipment and tools, such as personal computer, postage machine, fax machine, telephones, photocopier, typewriter and scanner.
- Familiar with the differences in products and services offered by other financial institutions to those offered by the credit union.
- Ability to assist others in remote branch locations with the efficient handling of member needs, reviewing and checking work and assisting in the resolution of problems.

PHYSICAL DEMANDS:

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.

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While performing the duties of this job, this employee is regularly required to sit; use hands to finger, handle, or feel objects, tools, or controls; and talk or hear. The employee frequently is required to stand, walk, and reach with hands and arms. The employee is occasionally required to climb or balance and stoop, kneel, crouch or crawl.

The employee must occasionally lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

WORK ENVIRONMENT:

The work environment characteristics described here are representative of those an employee encounters while performing 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 this job, the employee occasionally works near moving mechanical parts and in outside weather conditions and is occasionally exposed to moderate cold and heat.

The noise level in the work environment is usually moderate.

MENTAL DEMANDS:

The mental characteristics necessary to competently perform this job include the occasional need to be persuasive, use good judgment; and the continuous need to use auditory perception, memory, and reasoning ability.