



POSITION DESCRIPTION

POSITION TITLE: Member Service Representative **DEPARTMENT:** Operations
CLASSIFICATION: Non-Exempt
PREPARED BY: Human Resources
DATE PREPARED: August 13, 2014
APPROVED BY: Vice President of Operations
DATE REVISED: July 8, 2015

REPORTING RELATIONSHIPS

POSITION REPORTS TO: MSR Service Lead
POSITION SUPERVISED: None

POSITION PURPOSE

Provide telephone assistance to members and potential members regarding questions concerning the credit union's services. Cross-sell the various loan products and deposit services offered and help educate the credit union members to serve their financial needs.

ESSENTIAL JOB FUNCTIONS AND DUTIES

- Promote "SCOPE" to our employees, management, and members.
- Ability to work and backup both teller functions and member phone service functions.
- Responsible for processing all member transactions with minimal to no errors, including teller functions of deposits, withdrawals, transfers, IRA deposits, safe deposit box rent, loan payments etc.
- Responsible for balancing cash drawer as frequently as requested by Service Lead.
- Research any drawer outages and immediately notify Service Lead.
- Ability to complete CTRs and SARs.
- Answer phone and direct calls in a professional and timely manner.
- Attempt to resolve all inquiries or requests without having to transfer the member.

Assist members with the various questions and information about their accounts or the services they participate in.

Ability to explain the benefits and features of all TEXAR products and services.

Ability to provide positive resolution and options to member issues.

Complete transfer requests, checking account inquiries, balance inquiries, and check copy requests.

Responsible for the maintenance of members accounts including, but not limited to, ordering member checks, changing addresses on accounts, and ordering loan coupons.

Ability to use DocuSign for any forms sent to members.

Keep current on and upholds all credit union policies and procedures.

Verify funds availability on accounts.(Not for Payday Lenders).

Process Verification of Deposit requests.

Place comments on accounts.

Check image printing and history research, including tax file copies.

Close member accounts after receiving authorization and proper identification.

Mail credit card applications.

Quote loan and share rates.

Pull NADA values.

Process returned mail.

Complete necessary paperwork for bank wire and stop payment on a check/ACH item.

Quote loan payoff to members, dealers, or insurance agents after receiving authorization from the member.

Assist members with payroll deduction, auto transfers and also help resolve any issues with such.

Ability to use all Credit Union technology such as Anywhere Access, bill pay, mobile banking, Estatements.

Attend all required training and meetings.

Support employees and departments in goals and member advocacy.

Ability to utilize hardware and software.

Follow all procedures in order to keep member information confidential.

Ensure all safety procedures are followed.

Participate in community functions and maintains good relations with related businesses and other credit unions.

Complete required annual training and adhere to all Credit Union policies and procedures, including but not limited to BSA, MIP, OFAC, Privacy and Electronic Use.

Perform other related duties as required and assigned.

KNOWLEDGE AND SKILLS

Ability to apply logic to define problems, collect data, establish facts, and draw conclusions.

Ability to interpret instructions and can deal with multiple variables.

Basic knowledge and use of Microsoft Office Suite and other office equipment.

Strong computer skills.

Ability to read periodicals, journals, manuals, dictionaries, thesauruses, and encyclopedias.

Displays a professional appearance, demeanor, and dress.

Excellent oral and written communication skills.

Solid interpersonal skills.

Effective time management and project management abilities.

Ability to function and form decisions with minimum supervision.

EDUCATION AND EXPERIENCE

High School Diploma, or GED, required. Minimum of one (1) year customer service experience or cash handling experience required. Knowledge of loan process and procedures preferred.

PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

Talking: Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.

Average Hearing: Able to hear average or normal conversations and receive ordinary information

Repetitive Motion: Movements frequently and regularly required using the wrists, hands, and/or fingers. Requires repetitive stooping, kneeling, or crouching.

Average visual abilities: Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery.

Physical strength: Sedentary work; sitting most of the time. Exerts up to 10 lbs of force occasionally.

Finger Dexterity: Using primarily just the fingers to make small movements such as typing, picking up small objects, pinching fingers together, feel objects, tools, or controls.

WORKING CONDITIONS

No hazardous or significantly unpleasant conditions. Noise level is usually moderate.

The above statements are intended to describe the general nature and level of work being performed by people assigned to this position. They are not intended to be an exhaustive list of all responsibilities, duties, skills, or working conditions. Additional functions and requirements may be assigned by supervisors as deemed appropriate.

Position descriptions are not intended and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.

I have read and received a copy of the position description.

Employee

Date