

Community First Credit Union

Member Service Representative

Department: Member Services **Status:** Non-Exempt **Level:** 2
Reports to: Branch Manager/Supervisor **Positions Supervised:** None

Position Summary: Performs a wide range of transactional duties with a high degree of accuracy. Assists new and existing members with opening and closing accounts. Resolves issues, professionally handle member requests. Knowledgeable on the full range of credit union products and services, including loan products, in accordance with credit union policies and procedures. Performs all duties of the Teller position as required.

Major Duties and Responsibilities:

Member Service

- Greet and welcome members to the credit union in a friendly, welcoming and timely manner; treating all credit union members, volunteers and employees with a cooperative attitude.
- Address member requests knowledgeably and courteously, conveying trust and confidence with individualized attention to members and adhering to member service standards.
- Perform service dependably and accurately, cross-selling CFCU products and services at every opportunity.
- Maintain personal appearance, workstation, and manner of communication at the highest professional level according to credit union standards.
- Participate in Saturday rotation, minimum one (1) Saturday per month.

Transaction Processing

- Process share withdrawals, obtaining proper identification and signature verification.
- Provide comprehensive, prompt, accurate and efficient member transactions.
- Process loan, mortgage, and credit card payments, and ensure payments match balances due.
- Process cash advances, transfers.
- Process mail and e-mail transactions.
- Issue cashier's checks and money orders.
- Place holds on accounts when necessary, according to CFCU guidelines.
- Balance cash drawer nightly according to performance standards. May assist other Tellers and MSRs with research and resolving discrepancies.

Basic New Account Processing

- Assist individual, joint, and business account members with filling out forms for services.
- Verify and record member identity information as required.
- Accurately enter member information into computer system to set up new accounts.
- Accept initial deposit, enter information, and issue receipt.
- Process new check orders and reorders for existing members.

- Provide correct disclosures and rate sheets.
- Answer questions regarding lending needs and requests; have a working knowledge of CFCU lending guidelines in accordance with credit union policies and procedures. Refer members to appropriate lending staff, Supervisor, or Manager as needed.

Electronic Services

- Issue new debit cards, process the initial PIN and any PIN changes, capture and replace debit cards in the computer system.
- Complete paperwork concerning lost/stolen cards for forwarding to Card Services department.
- Working knowledge of online banking, bill pay, mobile banking and other electronic services for cross-selling and resolving member issues.
- Assist members with stop payments or ACH stop request paperwork.
- Balance ATM including making member adjustments as part of the balancing process; maintain adequate ATM supplies; clean outside of machine – surround, keys, fascia as necessary.

Additional Duties

- Process address changes and verification of deposit forms.
- Conduct complete safe deposit box transactions from issuing to updating records.
- Place appropriate share comments on computer system.
- Knowledge of and ability to order branch cash.
- Serve as Vault Teller, which can include ordering cash, verifying cash received, filling MSR cash orders, maintaining full vault security, and balancing the vault nightly.
- Assist tellers as required with member questions or any transactional question that needs clarification including assisting with balancing accounts.
- Perform file maintenance on accounts as necessary.
- Assist branch manager with audits as requested.
- Ability to “travel” as needed to cover any location vacancies.
- Perform other duties and related tasks as assigned.
- Attend regular departmental and company-wide meetings.

Required Knowledge, Abilities, and Education:

- Excellent member service and communication skills including written, verbal and listening skills
- Ability to interact effectively over the telephone and via e-mail. Effectively communicate with difficult members
- Ability to work effectively and cooperatively with all levels of the organization
- Good organizational skills, including ability to keep productive during slow times
- Ability to use PC and operate in basic Microsoft Word and Excel documents
- Knowledge of all CFCU products and services
- High school diploma
- Two or more years experience in a customer service or retail position
- Six months or longer as CFCU Teller or one to three years financial services industry position

Beneficial Education and Experience:

Bilingual (Spanish) is desired