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## POSITION DESCRIPTION

**POSITION TITLE:** Member Service Representative

**DEPARTMENT:** Operations

**CLASSIFICATION:** Non-exempt

**APPROVED BY:** COO

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### REPORTING RELATIONSHIPS

**POSITION REPORTS TO:** Branch Manager and Assistant Branch Manager

**POSITIONS SUPERVISED:** N/A

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### POSITION PURPOSE

Assists in building valued financial relationships with our members by actively recommending and cross-selling Southwest 66 products and services that best meet our members' financial needs while providing outstanding professional service and answering all member inquiries. Maintains files and answers and directs internal telephone calls. Position provides professional support and service to customers and internal employees. Open new accounts including: shares, shared drafts, CD's, IRA's and credit cards at branch or bank at work location.

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### ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. **Assumes responsibility for providing effective support for all phases of the new account activities and promotions.**
  - a. Answers all incoming calls in a professional, timely and courteous manner; following established standards and guidelines for excellent member relations and efficiency.
  - b. Understands the credit union's financial goals and strategic direction.
  - c. Proactively supports the "sales and service" culture.
  - d. Utilizes account information to ask pertinent questions to assess member's financial needs to offer the best products and services to cross-sell.
  - e. Actively cross-sells and opens credit union products, establishes all services to members and potential members to meet their financial needs.
  - f. Consistently achieves threshold levels of sales goals and member services performance standards and training requirements.

- g. Understands all security and responsibilities of the departments within the credit union and maintains a working knowledge of compliance/regulations in area of responsibility.
  - h. Maintains up-to-date knowledge of all credit union products and services along with the benefits and features of each.
  - i. Understands and follows all credit union policies and procedures.
  - j. Appropriately refers escalated service issues to the supervisor.
  - k. Processes all service requests for members such as stop payments, check orders, address changes, card ordering, and account maintenance.
  - l. Provides accurate information regarding our loan and savings rates, fees, account balances, and activity.
  - m. Processes all transaction requests for members, such as payments, transfers, deposits, cash advances, outgoing wires, and withdrawals with accuracy and in accordance to our policy and procedure guidelines.
  - n. Establishes mobile banking and bill pay services for members and provides assistance and guidance in their use.
  - o. Performs teller duties as assigned.
  - p. Adheres to approved cash handling skills and ensures cash teller drawer is accurately balanced each day.
  - q. Provides efficient and professional service to all members in relation to all branch functions including teller processing and member services.
  - r. Maintains a safe work environment and reports any unsafe conditions immediately.
  - s. Ensures the timely opening and close of the branch daily, including maintaining a professional work area at the branch.
  - t. Accurately opens and closes memberships as needed.
  - u. Assists in completion of CTR's and SAR's as needed.
  - v. Accurately completes and submits time sheets.
  - w. Conducts Shared Branching transactions when needed.
2. **Assumes responsibility for establishing and maintaining effective and professional business relationships with customers and external contacts.**
- a. Resolves (or refers) requests and problems promptly and courteously. Answers customer questions pertaining to promotions, loans, balances, and payoffs. Assists walk-ins.
  - b. Keeps customers properly informed of Company policies and procedures.
  - c. Maintains and conveys the Company's professional reputation.
3. **Assumes responsibility for establishing and maintaining effective coordination and communication with area personnel and management.**
- a. Completes assigned paperwork. Completes records and reports promptly and accurately.

- b. Supports and assists area personnel as needed.
  - c. Maintains departmental files.
  - d. Attends and participates in meetings as required.
  - e. Keeps management informed of area activities and of any significant problems.
4. **Assumes responsibility for related duties as required or assigned.**
- a. Performs miscellaneous clerical and secretarial functions as needed.
  - b. Ensures work area is clean, secure, and well maintained.
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## **PERFORMANCE MEASUREMENTS**

- 1. Records, reports, and related documents are accurate, current, and submitted on time.
  - 2. Files are accurate and up-to-date.
  - 3. Good business relations exist with customers. Problems and questions are courteously and promptly resolved or referred.
  - 4. Good working relationships and coordination exist with area personnel and with management. Assistance and support are provided as needed. Management is properly informed.
  - 5. New account processing functions are completed in accordance with established policies and procedures.
  - 6. The Company's professional reputation is maintained and conveyed.
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## **QUALIFICATIONS**

**EDUCATION/CERTIFICATION:** High school graduate or equivalent.

**REQUIRED KNOWLEDGE:** Strong knowledge and understanding of financial products and services.  
Knowledge of loan processing functions and related requirements and procedures.

**EXPERIENCE REQUIRED:** One to two years of varied office experience preferred.

**SKILLS/ABILITIES:** Strong typing abilities.  
Good verbal public relations skills.  
Able to operate calculator, word processor, and related computer applications.  
Well organized.

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## **PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION**

**FINGER DEXTERITY:** Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.

<b>TALKING:</b>	Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.
<b>AVERAGE HEARING:</b>	Able to hear average or normal conversations and receive ordinary information.
<b>REPETITIVE MOTION:</b>	Movements frequently and regularly required using the wrists, hands, and/or fingers.
<b>AVERAGE VISUAL ABILITIES:</b>	Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery.
<b>PHYSICAL STRENGTH:</b>	Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally. (Almost all office jobs.)

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## **WORKING CONDITIONS**

<b>NONE:</b>	No hazardous or significantly unpleasant conditions (such as in a <u>typical</u> office).
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## **MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION**

<b>REASONING ABILITY:</b>	Ability to apply common sense understanding to carry out detailed but uninvolved instructions and to deal with problems involving a few variables.
<b>MATHEMATICS ABILITY:</b>	Ability to perform basic math skills, use decimals to compute ratios and percents, and to draw and interpret graphs.
<b>LANGUAGE ABILITY:</b>	Ability to use passive vocabulary of 5,000-6,000 words; read at a slow rate; and define unfamiliar words in dictionaries for meaning, spelling, and pronunciation. Ability to write complex sentences, using proper punctuation, and using adjectives and adverbs. Ability to communicate in complex sentences, using normal word order with present and past tenses and good vocabulary.

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## **INTENT AND FUNCTION OF JOB DESCRIPTIONS**

*Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well constructed job descriptions are an integral part of any effective compensation system.*

*All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.*

*In accordance with the Americans 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.*

*Job descriptions are not intended as 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.*