

APPLY NOW

MCT Credit Union

POSITION DESCRIPTION

POSITION TITLE: Member Service Representative

DEPARTMENT: Member Services

CLASSIFICATION: Non-Exempt

APPROVED BY:

REPORTING RELATIONSHIPS

POSITION REPORTS TO: Branch Manager

POSITIONS SUPERVISED: None

POSITION PURPOSE

Responsible for performing a broad variety of member services such as opening and closing accounts, renewing certificate accounts and assisting members with bookkeeping and checking account problems. Answers member questions regarding Credit Union services provided and performs a variety of account maintenance. Cross sells services and performs related receptionist and secretarial functions as required. Assists or refers members with any and all questions or problems that arise. Attends to all telephone inquiries and transactions for members.

Responsible for receiving, reviewing, and processing applications for consumer, credit card, and overdraft (line of credit) account loans. Responsible for contributing to overall branch loan goals. Meets with applicants to explain credit policies and to obtain additional loan information and documentation. Presents loan requests to Underwriter for approval as per loan. Ensures that members and prospective members are promptly and professionally served. Provides general Credit Union information and cross-sells services.

NATURE AND SCOPE

This position requires excellent public relations skills and a thorough understanding of Credit Union services, products, lending programs, policies, and procedures as well as related legal requirements. Good organization, accuracy, professionalism and tact are vital to the successful execution of this position.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. Assumes responsibility for effectively receiving, reviewing, and processing loan applications and for the professional performance of Member Service functions.

- a. Presents and explains Credit Union services and products to members and assists in meeting their financial needs. Opens and closes accounts. Orders checks for member accounts. Completes payroll deductions and authorization forms.
- b. Answers questions and solves problems for members by listening to problems, collecting data, securing answers and reporting results to the inquiring party. Resolves member bookkeeping and checking account problems. Takes stop payments.
- c. Renews and updates certificate accounts.
- d. Receives and directs members and telephone calls. Responds to inquiries and questions, if possible, or directs them as necessary. Records and relays messages.
- e. Performs file maintenance and account changes as needed.
- f. Opens IRA accounts and answers questions regarding IRAs.
- g. Interviews, takes applications, gathers information and processes preliminary documentation on loan requests.
- h. Evaluates and verifies loan applications and credit criteria. Computes debt ratios. Verifies employment and income. Determines value of collateral. Approves loans within limits of authority and notifies applicants of loan decisions. Requests additional information if required.
- i. Coordinates loan closings with loan processor. Ensures that each loan is promptly and properly prepared, documented, processed, approved, and disbursed.
- j. Verifies car insurance coverage. Makes car appraisals and/or inspections.
- k. Sells credit life, disability, gap protection and extended warranties.
- l. Performs duties of area personnel as required.
- m. Ensures that lending operations are conducted in accordance with established Credit Union policies and are legally compliant. Ensures that loan requests are properly documented.
- n. Complies with Bank Secrecy Act responsibilities.

2. **Assumes responsibility for establishing and maintaining effective and professional business relationships with members.**

- a. Resolves members' requests and questions promptly and courteously. Provides blue book values and answers questions regarding lending policies.
- b. Helps members balance their checking accounts.
- c. Keeps members properly informed of Credit Union loan policies and services.
- d. Ensures that the Credit Union's quality and professional reputation is projected and maintained.
- e. Counsels members regarding money management and financial matters.

3. **Assumes responsibility for establishing and maintaining effective coordination and communication with area personnel and with management.**
 - a. Assists area personnel as needed. Assists other Member Service Representatives, Management, and Loan Processor.
 - b. Assists in training and cross-training loan support personnel.
 - c. Completes reports and records promptly and accurately. Types loans and all supporting documents as required.
 - d. Attends meetings as required.
 - e. Keeps Management informed of area activities and of any significant problems.
 - f. Must be able to work between Phone Center area and lobby area with ease.
 4. **Assumes responsibility for related duties as required or assigned.**
 - a. Actively and professionally cross-sells Credit Union services.
 - b. Stays informed regarding local and national economic conditions and legal and regulatory changes.
 - c. Ensures proper maintenance, cleanliness, and security of work area, desks, equipment, etc.
 - d. Approves credit card applications and submits for processing.
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PERFORMANCE MEASUREMENTS

1. Member Services and Lending functions are effectively performed in accordance with established Credit Union policies and with legal and regulatory requirements.
 2. Good business relations exist with members. Programs and services are properly and thoroughly explained and members' needs accurately assessed. Members' problems are courteously and promptly resolved.
 3. Required reports are accurate and timely.
 4. Good working relationships exist with area personnel and with management. Area personnel are assisted as needed.
 5. Credit applications and related financial data are closely and effectively analyzed and evaluated.
 6. Personal delinquency write-off numbers are in line with Credit Union objectives.
 7. Credit Union's professional reputation is maintained and conveyed.
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QUALIFICATIONS

EDUCATION/CERTIFICATION: High school graduate with required loan training and certification.

REQUIRED KNOWLEDGE: Knowledge of Credit Union loan services, policies, and procedures.
Understanding of related legal and regulatory standards, and required loan documentation.
Knowledge of consumer and residential lending practices.

EXPERIENCE REQUIRED: Previous lending experience or experience with full-service financial institution helpful.
Minimum one year related experience.

SKILLS/ABILITIES: Excellent interviewing, communication, and public relations skills.
Professional appearance and attitude.
Strong analytical and financial skills.
Ability to operate related computer applications, and other business equipment including calculators, typewriter, printer, telephone, and notary stamp.
Good typing skills.
Solid math and bookkeeping abilities.

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.

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. (Almost all office jobs.)

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

WORKING CONDITIONS

NONE: No hazardous or significantly unpleasant conditions (such as in a typical office).

MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

- REASONING ABILITY:** Ability to deal with a variety of variables under only limited standardization.
Able to interpret various instructions.
Ability to apply common sense understanding to carry out detailed but uninvolved instructions.
- MATHEMATICS ABILITY:** Ability to compute discount, interest, profit, and loss; commission markup and selling price; ratio and proportion and percentage.
Able to perform very simple algebra.
- LANGUAGE ABILITY:** Ability to read a variety of books, magazines, instruction manuals, atlases, and encyclopedias.
Ability to prepare memos, reports, and essays using proper punctuation, spelling and grammar.
Ability to communicate distinctly with appropriate pauses and emphasis; correct punctuation (or sign equivalent), and variation in word order; using present, perfect, and future tenses.
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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 American 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.