

Job Description



Member Service Representative

JOB FUNCTIONS AND RESPONSIBILITIES: The following sets forth the primary responsibilities of this job, but is not an exhaustive list. The Credit Union, through its managers and supervisors, reserves the right to assign any additional duties necessary to meet the needs of our members

1. Deliver the Member experience by providing excellent member service with each member and associate interaction.
2. Makes calls as needed for follow up or to acquire checking, money market, small business, consumer loans, mortgage, insurance services.
3. Sell consumer/small business banking products and services to member's and prospects
4. Achieve specific sales and service goals on a monthly, quarterly and annual basis.
5. Manage member portfolio, services relationships and cross-sells all products and services.
6. Develop and maintain relationships with business partners to maximize sales opportunities and achieve sales standards.
7. Provide a board base of financial and credit services with the goal of earning 100% of the members business.
8. Demonstrate strong knowledge in installment & open ended loan options and ability to provide subject matter expertise to members
9. Obtain and ensure accuracy of all regulatory and procedural documentation.
10. Protect all member and credit union information, and follow Customer Privacy and Information Policy & Procedure for
11. Demonstrate excellent communication with members, vendors and associates
12. Responsible for adherence to Credit Union's operational compliance, audit and security policies and applicable state and federal laws.
13. Maintain current knowledge and consistent compliance with regulations and Credit Union policies and procedures related to the position, including but not limited to Bank Secrecy Act (BSA) and Office of Foreign Assets Control (OFAC) requirements.
14. Interact with others (co-workers, management, clients, and vendors) in a professional and tactful manner including treating them with respect and consideration regardless of their status or position.

EDUCATIONAL KNOWLEDGE AND/OR PROFESSIONAL EXPERIENCE:

Required: This position requires the following educational and/or job experience:

- High school diploma or equivalent
- Strong sales and client service skills
- Minimum 3-4 years of banking or credit union experience
- Minimum of 2+ years of sales experience

Preferred:

- Associate's degree or higher
- Previous personal banker experience
- Bilingual language skills
- Minimum 4-5 years of relevant job experience

SKILLS AND ABILITIES: The following is intended to give an overview of the requirements of the position, but is not an exhaustive list.

- Effective written, verbal and interpersonal communication skills; demonstrated ability to speak effectively to internal and external clients.
- Client service driven; responsive to client issues and concerns.
- Strong attention to detail and ability to complete work accurately.
- Lead by example in all areas including sales, referrals and daily banking center operations.
- Above average ability to think logically in order to analyze situations, and make sound decisions.
- Ability to handle multiple tasks simultaneously.
- Ability to research various systems.
- Proficient at working with multiple computer and software systems.
- Ability to calculate figures and amounts such as cash back, loan rates and percentages.

WORK ENVIRONMENT: The following is intended to give an overview of the work environment of the position, but is not an exhaustive list

Hours can vary from 7:30am-6:30pm M-F and Saturday 9:00am-1:00pm.

- Standing or sitting for extended periods of time.
- Must be able to work at a rapid pace for long periods of time (typically no longer than 8 hours).
- Must be able to push, pull, pull up, bend, lift at the knees and waist, twist body at the waist, raise and hold arms overhead, turn head-neck-shoulders as needed, grasp other items with hands, for either extended periods of time or many times throughout the workday.
- Must be able to work overtime to the extent necessary.

The Credit Union is committed to providing qualified applicants and associates reasonable accommodation, when necessary, to enable the individuals to complete the application process and/or perform the essential functions of the job. An applicant and/or associate requiring reasonable accommodation to perform any essential job function, should contact Phil Weber @ 816-842-0727. Central Communications Credit Union is an equal opportunity employer.