

# WESTERN DIVISION FEDERAL CREDIT UNION

## JOB DESCRIPTION

### **TITLE: MEMBER SERVICE REPRESENTATIVE**

DEPARTMENT: Member Service

REPORTS TO: Member Service Manager

#### **Purpose:**

Provide personal and prompt account information by telephone, in person, through mail and by electronic means. Open accounts, resolve issues and handle members' daily needs. Provide a variety of transactional services including processing loan requests.

#### **Duties and responsibilities:**

1. Provide personal, prompt and professional service in the processing of transactions received by-telephone, in-person, through mail and electronic requests by members and non-members.
2. Respond to members' requests, problems and complaints, resolving issues and/or directing them to the appropriate person for specific information and assistance.
3. Conduct orientation interviews with new applicants. Promote credit union products and services based on the applicants' requests and needs identified from interviews and credit reports.
4. Process requests for loans, savings type accounts, plastic cards, electronic services, transfers, withdrawals, checks, wire transfers, term certificate transactions, line of credit advances and other miscellaneous transactional and product requests. Evaluate requests and discuss alternatives when appropriate.
5. Process account and membership closures including deceased accountholders.
6. Maintain an up-to-date and comprehensive knowledge on all credit union products and services handled or promoted by Member Service as well as all related credit union guidelines, policies, procedures and federal and state regulations.
7. Represent the credit union in community and Select Group on-site visits actively soliciting new members and business.
8. Perform other duties, which usually includes reception and teller, or other duties as assigned or required to ensure organizational success.

**Minimum qualification:**

Applicants will need a High School diploma or equivalent (GED) and two (2) years of financial institution or retail experience. One (1) year as a teller or member/customer service representative preferred. Other related job experience may be accepted in lieu of financial institution or retail experience. Must also have satisfactory credit and criminal background checks and be bondable.

Must be available for work on any day the credit union is open for business, flexible to work unscheduled hours and/or days and have transportation and availability for training/meetings. Candidate will sit or stand for long periods of time of at least eight (8) hours, using a telephone and/or working at a computer. Ability to lift a maximum of 25 lbs (i.e. coin bags) is necessary when performing teller duties.

**Additional Skills:**

Ability to maintain good public relations  
Good oral and written communication skills  
Good skills in problem solving  
Personal computer experience (spreadsheet, word processing, Internet)  
Ability to spend long periods of time at a computer or meetings  
Ability to work longer hours to meet deadlines if needed  
Ability to handle conflict in a professional manner  
Ability to suggest and accept changes as necessary