



## **Member Service Representative**

### **Job Description**

The purpose of a Member Services Representative (MSR) is to accurately and efficiently assist credit union members with their financial transactions, loan application processing, resolve problems, assist with questions and perform a variety of duties to support operations, internal departments and retail functions and promote and advise on the credit union products and services.

### **Essential Functions & Responsibilities:**

- It is the responsibility of the MSR to deliver outstanding service to members, as well as the internal team and the community; additionally, the MSR must always represent the Credit Union in a professional and friendly manner, both internally and within the community.
- Maintains working knowledge of the Credit Union's products and services, operations policies and procedures.
- Assists members with opening and closing accounts, answers questions about products and services and resolves problems that are within their scope of authority. Refers problems that are beyond their authority to the next level supervisor, along with recommendations.
- Provides friendly, responsive services to members and cross sells appropriate products and services to benefit the member and maintain sales goals set forth by the credit union.
- Interviews and interacts with consumer loan applicants ensuring accurate, complete information and documentation is received from and provided to applicants.
- Cross-sells credit union services.
- Complete all required annual regulatory and lending training as assigned
- Ensures high quality communications to ensure member needs are met.
- Performs other related duties as assigned.
- Travel between the different Western Division FCU branches may be required to meet member service needs.

## **Experience and Education:**

**Experience** - 2 to 5 years of similar or related experience. Credit union experience preferred.

**Education** - A high school education or GED. College Associates degree or higher is preferred.

**Other Skills/Abilities** Must have good communication skills. Knowledge and proficient use of Microsoft computer applications to include Word, Excel and Adobe Acrobat. Must be capable of operating all types of office equipment including computer, copy machine, fax and telephone.

## **Certificates, Licenses, Registrations:**

- Notary Public (or be willing to obtain)
- Mortgage License Originator (or be willing to obtain)

## **Work Environment**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job in an indoor office environment. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**Job Type:** Full-time

**Schedule:** Monday to Friday

**Location:** Williamsville, New York

**Pay:** \$18.00 per hour/negotiable upon experience

**Supplemental Pay:** Bonus pay

## **Benefits:**

- 401(k)
- 401(k) matching
- Dental insurance
- Disability insurance
- Employee assistance program
- Flexible spending account
- Health insurance
- Life insurance
- Paid time off
- Vision insurance