



Job Description

Position Title:	Member Service Representative	\$ 17.34 - \$25.37
Reports To:	Branch Manager	
FLSA:	Non-Exempt	

Primary Purpose:

Consistently provides an atmosphere of high quality member service. Confidently supports credit union sales efforts and performs transactions for members with regard to all share and loan products and services. Consult with members and provide solutions to match their needs.

Duties and Responsibilities:

- ◆ Functions as Teller as needed. May float to other branches as needed.
- ◆ Greet and welcome members and visitors to the credit union in a courteous, professional manner. Providing prompt, accurate, and efficient service in the processing of transactions.
- ◆ Provide in-person and/or by telephone general and specific service-related information concerning Credit Union services or policies, loans, share products, etc.
- ◆ Open new accounts and service existing accounts. Set up new account files and provide members with all required information for membership. Assist members with the proper completion of payroll deduction and direct deposit cards. Take loan applications. Ensure accurate processing of loans, including decisioning of loans by making sure that each one is properly documented, closed, disbursed, coordinated, and filed. Notify auto dealerships of any missing paperwork. Decisioning authority will be approved individually by Management.
- ◆ Handle requests from members for transfers of shares to loan payments, share withdrawals, check requests, CD transfers, line of credit advances, and any other such requests received from members.
- ◆ Promote PrimeTrust Financial Federal Credit Union products and services based on member's needs as determined from member interviews. Maintain current knowledge of all credit union's services and policies. Maintain knowledge of competitor's rates, term, etc., as well as internal trends relating to lending. Council members on interest rates and cross-sell services offered at the credit union.
- ◆ Mail loan application and/or information to members and prospective members. Look up NADA values and provide quotes to members.
- ◆ Ensure that all information and transactions regarding credit union members are kept confidential. Enforce strict adherence to established security procedures.
- ◆ Research accounts for deposit, withdrawal, and loan-payment discrepancies. Assist members in balancing their accounts and account resolution.
- ◆ Administers Lock Box, electronic tax filing, home banking email questions, etc. Orders ATM and Debit Cards as needed. Handles call center overflows.
- ◆ Notary Public

- ◆ Responsible to approve and deny loans
- ◆ Maintain an up-to-date and comprehensive knowledge on all credit union products and services.
- ◆ Requires regular attendance to perform essential elements as contained herein between the assigned start and end times for work.
- ◆ Performs such individual assignments as management may direct.

Duties and Responsibilities continued:

- ◆ Establishes and maintains effective work relationships within PrimeTrust Financial Federal Credit Union and the community; and maintains the professional competence, knowledge and skill necessary for the satisfactory performance of all assigned responsibilities.

Basic Qualifications:

Education

High School Degree.

Experience/Knowledge

One to three years of proven related job experience.

Certifications/Licenses/Registrations

Current notary public credentials.

Preferred Experience/Qualifications:

Associate degree in Finance, Business, or Economics

Technical Competencies:

Interpersonal skills in order to work effectively with all employees and members of PrimeTrust Financial Federal Credit Union.

Above average computer skills in various accounting software programs.

Ability to analyze problems and make independent judgments to initiate corrective action or resolution.

Significant level of trust & diplomacy. Good organizational skills.

Physical Requirements & Work Environment:

Sitting at desk or workstation approximately 50 percent of work time. Standing and walking approximately 50 percent of work time.

Ability to work extended hours and weekends.

Normal Credit Union environment.

Ability to lift 25 lbs. occasionally.

Our Mission is to provide financial advantage to our membership in a way that promotes their overall quality of life.