



## Job Description

<b>Position Title:</b>	<b>Member Service Representative – Universal Employee</b>
<b>Reports To:</b>	Branch Manager
<b>FLSA:</b>	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:

- ◆ Promote credit union products and services based on member needs as determined from member interviews. Maintain current knowledge of all credit union's services and policies. Maintain knowledge of competitor's rates, terms, etc., as well as internal trends relating to lending. Counsel members on interest rates and cross-sell services offered at the credit union.
- ◆ Open new share accounts and certificates. Assist members in the completion of Individual Retirement Account and Share Certificate applications.
- ◆ Process new account information including ordering checks, verifying eligibility, checking for appropriate signatures, filing cards, mailing welcome letters, etc. Print starter or temporary checks for members. Assist members with Instant Issue ATM cards.
- ◆ Assist members with cash, check, and wire transactions.
- ◆ Assist members in closing accounts.
- ◆ Assist members with discrepancies and complaints. Make corrections and refunds on accounts if necessary.
- ◆ Ensure accurate processing of loans by make sure that each one is properly documented, closed, disbursed, coordinated, and filed. Notify auto dealerships of any missing paperwork.
- ◆ Analyze and process consumer loan applications. Pull credit reports for all accounts, verify debts, estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- ◆ Mail loan application and/or information to members and prospective members. Look up NADA values and provide quotes to members.
- ◆ Assist members with information as to the status of pending loans. Explain reasons for denial and explore options for members when loans are denied.
- ◆ Ensure that all information and transactions regarding credit union members are kept confidential. Enforce strict adherence to established security procedures.
- ◆ 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, prior sales experience

**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 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.