

Mocse Federal Credit Union

POSITION TITLE: Member Service Representative II
DEPARTMENT: Member Services Department
REPORTS TO: Branch Manager
CLASSIFICATION: Non-Exempt
GRADE: 7
SUPERVISES: None

POSITION PURPOSE

Accurately and efficiently process a variety of member service transactions and account maintenance that meets member needs. Follow Credit Union and CIP guidelines when establishing new accounts and services. Assist members with various types of requests for IRA Accounts, Trust Accounts, Representative Payee Accounts, Estate Accounts, Court Ordered/Blocked Accounts, and UTMA Accounts. Present and explain Business Accounts for members and potential members. Assist members with Deceased Account inquire and maintenance. Receive, review and process Consumer and Visa loan applications using the lending approval process. Present loan requests to Underwriters for approval when necessary. Actively participate in Credit Union promotions by cross-selling and educating members on Mocse products and services while meeting goals set forth by Management. Ensure that members are promptly and professionally served.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. **Assumes responsibility for the effective and professional performance of member service functions and professional business relations with members.**
 - a. Presents and explains Credit Union services and products to members and assists in meeting their financial needs.
 - b. Opens and closes share and checking accounts.
 - c. Provides member education and identifies cross-selling opportunities with an emphasis on strengthening member relationships. Actively cross-sells Credit Union and CUNA products and services.
 - d. Resolves members' requests and questions promptly and courteously by listening to problems, collecting data, securing answers, and reporting results to the inquiring party in a timely manner.
 - e. Orders checks and issues temporary checks for member accounts.
 - f. Sets up Pre-Authorized transfers.
 - g. Processes address, phone number, and email change requests.
 - h. Receives and processes Stop Payment requests.
 - i. Performs file maintenance, account changes and prints member statements as needed.
 - j. Opens, maintains, and closes IRA accounts. Processes IRA deposits and withdrawals. Assists with member inquiries regarding IRAs.
 - k. Assists with set-up and/or modification of Trust Accounts, Representative Payee Accounts, Estate Accounts, Court Ordered/Blocked Accounts, UTMA Accounts, and Deceased Member Accounts.
 - l. Assists members with Card maintenance such as placing new orders, blocking and re-issuing replacements for Visa Debit, Credit, and ATM cards. Assists with Card activations, Personal Identification Number changes, and Travel Notifications.
 - m. Assists members with Fraud and dispute claims by filling out the appropriate packet and forwarding it to the Digital Support Department.
 - n. Provides Notary and Medallion services.
 - o. Balances daily transactions and verifies totals. Investigates and resolves out-of-balance conditions.
 - p. Ensures that the Credit Union's quality and professional reputation is projected and maintained.
 - q. Presents, explains, and opens Business accounts.
 - r. Opens, maintains, and closes Safe Deposit Boxes.
 - s. Assists members with Internet Banking, Mobile Banking, and Bill Pay questions.
 - t. Observes branch lobby, greets members quickly, and uses member's name, smiles.

2. **Assumes responsibility for effectively receiving, reviewing, and processing loan applications.**
 - a. Interviews members to gather information for processing Consumer and Visa Loan applications.
 - b. Evaluates and verifies loan applications by using the lending approval process. Verifies proof of income, debt ratios, and the value of the collateral. Presents loan requests to Underwriters for approval when necessary. Obtains loan approval and notifies applicants of loan decisions and necessary documentation or stipulations. Requests additional information if required.
 - c. Ensures that each loan is promptly and properly prepared, documented, processed, approved, and disbursed.
 - d. Assists in servicing loans by processing payoffs, refinances, problem loan workout arrangements, address changes, payment extensions, and payment due date changes.
 - e. Assumes responsibility for securing collateral required before loan disbursement. Provides blue book/NADA values.
 - f. Counsels members whose loan requests were denied, explaining reasons and alternatives.
 - g. Educates and sells Debt Protection, Guaranteed Auto Protection coverage, and Mechanical Repair Coverage.
 - h. Assists members with credit disputes by providing summarized information to Loan Services Support for processing.
 - i. Ensures that lending operations are conducted in accordance with established Credit Union policies and procedures and are legally compliant. Ensures that loan requests are properly documented.
3. **Assumes responsibility for performance**
 - a. Attend all required meetings/training.
 - b. Demonstrate an understanding of all member services products and services.
 - c. Cross trains in other departments as need is identified.
 - d. Assists with employee training when requested.
4. **Assumes responsibility for establishing and maintaining effective coordination and working relationships with area personnel and management.**
 - a. Assists area personnel and other Member Service Representatives as needed.
 - b. Assists Underwriters as necessary to resolve any member application problems.
 - c. Maintains proper security controls, and is familiar with all security procedures, reports any suspicious activity or problems beyond their authority to appropriate supervisor/management personnel.
 - d. Keeps supervisor/management informed of area activities and any significant problems.
5. **Assumes responsibility for related duties as required or assigned.**
 - a. Performs clerical and miscellaneous duties as needed.
 - b. Ensures that the work area is clean, secure, and well maintained.
 - c. Stays informed regarding local and national economic conditions and legal and regulatory changes.

PERFORMANCE MEASUREMENTS

1. Member services and lending functions are efficiently, effectively, and accurately performed in accordance with established policies, standards, security procedures, and legal and regulatory requirements.
 2. Attend all required training.
 3. Good business relations exist with members. Member problems or questions are courteous and promptly resolved. Programs and services are properly and thoroughly explained and members' needs accurately assessed.
 4. Good working relationships and coordination exist with area personnel and management. Appropriate assistance is provided to area staff as needed. Supervisors are appropriately informed of area activities.
 5. Required reports and records are accurate, complete, and timely. Totals are balanced and any discrepancies are promptly resolved.
 6. The Credit Union's professional reputation is maintained and conveyed.
 7. Credit applications and related financial data are closely and effectively analyzed and evaluated.
 8. Daily work balances and discrepancies promptly resolved.
 9. Actively participates in both departmental and organizational team meetings, goals, and tasks.
 10. Supports Mocse Credit Union's Vision and abides by the Code of Conduct.
 11. Cooperates with supervisor in Performance Management process.
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QUALIFICATIONS

EDUCATION/CERTIFICATION:	High school graduate or equivalent.
REQUIRED KNOWLEDGE:	Thorough understanding of member services and products provided. Good understanding of member bookkeeping procedures. Good understanding of Credit Union operations. Knowledge of Credit Union loan services, policies, and procedures. Understanding of related legal and regulatory standards, and required loan documentation. Knowledge of consumer and residential lending practices.
EXPERIENCE REQUIRED:	Previous lending experience or experience with full-service financial institution is helpful. Minimum of one year of MSR level experience or related experience.
SKILLS/ABILITIES:	Excellent interviewing, communication, and public relations skills. Professional appearance and attitude. Strong analytical and financial skills. Ability to operate related computer applications, and other business equipment including calculators, typewriter, printer, telephone, and notary stamp. Good typing skills.

PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

TALKING:	Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.
AVERAGE HEARING:	Able to hear average conversations and receive ordinary information.
FINGER DEXTERITY:	Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.
REPETITIVE MOTION:	Movements frequently and regularly required using the wrists, hands, and/or fingers.
AVERAGE VISUAL ABILITIES:	Average, ordinary visual acuity necessary to prepare or inspect documents or products, or operate machinery.
PHYSICAL STRENGTH:	Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally. (Almost all office jobs.)

WORKING CONDITIONS

NONE:	No hazardous or significantly unpleasant conditions (such as in a <u>typical</u> office).
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MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

REASONING ABILITY:	Ability to deal with a variety of variables under only <u>limited standardization</u> . Able to <u>interpret</u> various instructions.
MATHEMATICS ABILITY:	Ability to compute discount, interest, profit, and loss; commission markup and selling price; ratio and proportion, and percentage. Able to perform very simple algebra.
LANGUAGE ABILITY:	Ability to read a variety of books, magazines, instruction manuals, atlases, and encyclopedias. Ability to prepare memos, reports, and essays using proper punctuation, spelling, and grammar. Ability to communicate distinctly with appropriate pauses and emphasis; correct punctuation (or sign equivalent), and variation in word order; using present, perfect, and future tenses.

INTENT AND FUNCTION OF JOB DESCRIPTIONS

Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well constructed job descriptions are an integral part of any effective compensation system.

All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.

In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.

Job descriptions are not intended as and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.

EMPLOYEE ACKNOWLEDGEMENT

I have received and reviewed the job description for MSR II and accept the responsibilities as indicated.

Employee Signature

Date