

# *Mocse Federal Credit Union*

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**POSITION TITLE:** Member Experience Representative  
**DEPARTMENT:** Branch Operations  
**REPORTS TO:** TBD pending placement in a Branch or Contact Center  
**CLASSIFICATION:** Non-Exempt  
**GRADE:** 7  
**SUPERVISES:** None

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## **POSITION PURPOSE**

Assist new and existing members with their immediate, short term and long-term financial needs/goals through exceptional service and problem-solving. This position combines all aspects of member services, and account opening functions, as well as actively supporting other member contact departments (Contact Center) to fulfill member needs. Accurately and efficiently process a variety of member service transactions and account maintenance functions. Actively participate in promotions by cross-selling and educating members on Mocse products and services while meeting productivity goals. This position requires a thorough understanding of deposit and lending operations and products to provide exceptional member service in all interactions.

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## **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. Facilitate the delivery of efficient, accurate, and professional service of all financial products and services that defines excellent member experience. This will include accurately processing deposit transactions, creating out-of-the-box solutions for member loan requests, and opening accounts in an accurate and timely manner. All new products and services should be accompanied by accurate and timely documentation.
  - b. Presents and explains Credit Union services and products to members and assists in meeting their financial needs.
  - c. Opens and closes consumer and business accounts.
  - d. Provides member education and identifies cross-selling opportunities with an emphasis on strengthening member relationships. Actively cross-sells Credit Union products and services.
  - e. Assist members with requests, challenges, research, and follow-up on details to resolve matters to the member's satisfaction. Utilize technology to educate members and prospective members on the benefits of Credit Union membership as well as our lineup of products and services.
  - f. Possess the necessary sales skills and positive energy toward the accomplishment of monthly and annual branch activity, member experience, and growth goals to continuously put our members first. Effective communication, especially listening skills, is required for the fulfillment of this requirement.
  - g. Provides Notary services as needed.
  - h. Opens, maintains, and closes Safe Deposit Boxes.
  - i. Assists members with Internet Banking, Mobile Banking, Payment Portal, Zelle Transfers, and Bill Pay questions.
  
2. **Assumes responsibility for effectively receiving, reviewing, and processing loan applications.**
  - a. Interviews members in person or via phone to gather information for processing Consumer 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 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** and maintaining professional development and community service.
- a. Complete all required meetings/training.
  - b. Ensures that the Credit Union's quality and professional reputation are protected and maintained. Keep abreast of industry trends through benchmarking, participation in professional associations, etc. to advise others on strategic technology direction.
  - c. Pursue self-development and effective relationships with others by sharing resources, information, and knowledge with coworkers and members.
  - d. Utilize sound judgment skills to maintain a safe and secure environment. Adherence to all operational, regulatory, and security requirements, directives, and procedures while minimizing losses.

## **PERFORMANCE MEASUREMENTS**

1. Member Focus - the primary reason for the existence of this role is to meet and exceed the needs of our members. In almost every situation a solution can be found. We expect that every MXR will do their best to achieve a win-win result for every member.
2. Flexibility - To be successful in a dynamic environment all advisors must be flexible and adaptable in their way of thinking. We reward outside-the-box thinking and wish to foster that environment in our branches for the benefit of our member owners.
3. Needs-Based Consultative Sales - In our financial services environment, the expectation is that all MXRs
4. will be so well-versed in our lineup of products and services that they will be comfortable and energetic about speaking with members about the benefits that meet their needs. To serve your member, you must know your member.
5. Motivation - Each MXR should possess the capability to motivate others. Once you have listened to the member's needs and have found a product that would suit their interests, it is your responsibility to enhance their lives by bringing it to reality for them.
6. To be capable of, and willing to fully comply with the requirements of the Bank Secrecy Act, The Patriot
7. Act, OFAC, and all credit union policies and procedures relating to or arising from these laws and applicable government regulations. 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.
8. Required reports and records are accurate, complete, and timely. Totals are balanced and any discrepancies are promptly resolved.
9. Credit applications and related financial data are closely and effectively analyzed and evaluated.
10. Actively participates in both departmental and organizational team meetings, goals, and tasks.
11. Supports Mocse Credit Union's Vision and abides by the Code of Conduct.
12. Cooperates with supervisor in Performance Management process.

## **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:** Six months to two years of similar or related experience.

**SKILLS/ABILITIES:** The ability to motivate or influence others is a material part of the job, requiring a significant level of diplomacy and trust.

Obtaining cooperation (internally and/or externally) is an important part of the job. Intrinsic empowerment to provide the highest level of service possible that puts members first.

All MXRs will be held accountable both individually and as part of the overall team. Internally motivated and able to function independently as it relates to product knowledge.

A friendly and energetic disposition is required for success.

Other Skills:

1. Rapport building
2. Strong oral and written communication
3. Critical thinking
4. Sound judgment
5. Problem-resolution
6. Team collaboration
7. Root cause analysis
8. Technology friendly
9. Community focus
10. Professional appearance and attitude.

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## **PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION**

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

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## **WORKING CONDITIONS**

**NONE:** No hazardous or significantly unpleasant conditions (such as in a typical office).

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## **MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION**

<b>REASONING ABILITY:</b>	Ability to deal with a variety of variables under only <u>limited standardization</u> . Able to <u>interpret</u> various instructions.
<b>MATHEMATICS ABILITY:</b>	Ability to compute discount, interest, profit, and loss; commission markup and selling price; ratio, proportion, and percentage. Able to perform very simple algebra.
<b>LANGUAGE ABILITY:</b>	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.*

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## **EMPLOYEE ACKNOWLEDGEMENT**

I have received and reviewed the job description for Member Experience Representative and accept the responsibilities as indicated.

Name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_