

TRUMARK FINANCIAL CREDIT UNION

JOB DESCRIPTION

Job Title: Member Services Representative II
Department: Branch Operations
Reports To: Branch Manager
FLSA Status: Non-Exempt S/T 70
Prepared Date: April 2015
Approved By: _____
Approved Date: _____

SCHEDULE: Vary according to each branch.

SALARY RANGE: Salary contingent upon experience.

ACCOUNTABILITY OBJECTIVE:

Effectively cross-sells and uncovers sales opportunities while delivering extraordinary member service to both existing and potential new members. Educates both existing and potential members about the benefits of banking with TruMark Financial. Serves as supervisor in charge in the absence of branch manager.

RESPONSIBILITIES:

1. Thoroughly understand each service and benefit the credit union offers and how they interrelate into one financial package.
2. Interviews loan applicants; verifies all necessary forms are accurately completed; processes all loan requests; disburses approved credit upon member request.
3. Actively markets and cross-sells current and new products and services of the credit union and educates members on the benefits and features of new, as well as, existing services. Also insures all supporting documentation is properly completed; inputs account information into system to establish service; performs general account maintenance as per member's request; forward all documentation to Headquarters.
4. Regularly uncovers members with investable assets and sources them accordingly to the appropriate financial consultant.
5. Stays current with the usage of technology such as i-pads and smart phones, demonstrating their usage in mobile banking to members while migrating them to alternative delivery channels when appropriate.
6. Receives member complaints and inquiries and initiates proper action, communicates resolution to member and escalates service issues appropriately
7. Can process all sales and service transactions including all teller functions
8. Performs duties at other branch locations when necessary and periodically supports the call center during high volume periods
9. Interviews real estate loan applicants; verifies all necessary forms are accurately completed; ensures all necessary supporting documentation is attached to the application; forwards application package to the appropriate department for processing. Performs Home Equity Settlements.
10. Utilizes sound business judgment in analyzing loan applications in accordance with associated loan officer designation.
11. Prevents controllable losses through strict compliance with all security and compliance policies and procedures including, but not limited to red flags, fraud alerts, Chex systems, audit control and any other loss prevention processes currently in place.
12. Maintain at least a satisfactory rating in all goals.

13. Remains active in credit union training programs. Complete the position's present curriculum as outlined by completing the following – credit union annual required compliance training and the supplemental courses listed within the prescribed time. Follows policy and procedure daily to ensure compliant with current regulations.
14. Required to attend Bank Secrecy Act training annually
15. Complete all other task, assignments or functions as assigned and/or required.

QUALIFICATIONS:

Education/Experience: A High School diploma or equivalent, with a good mathematical aptitude.
Minimum of 1 year of branch or equivalent experience with a financial institution.
Continuing education preferred.

Other:

- Ability to communicate effectively, both orally and in writing, with members and employees.
- Excellent attention to detail and organizational skills with the ability to perform expeditiously and accurately without constant supervision and frequent interruption.
- Excellent technical aptitude.
- Ability to learn all aspects of the credit union.
- Basic knowledge of Word processing and spreadsheet programs.
- Nature of position creates the possibility of temporary or permanent reassignments within TruMark Financial's branch office network.
- Must have conflict resolution skills.
- Flex time may be necessary to accommodate the needs of the branch.
- Being a team player that is considerate of other employees.
- Ability to multi – task under pressure.

Language Skills:

Ability to read, analyze, and interpret compensation, tax, financial, legal, regulatory reports and documents. Ability to respond to common inquiries or complaints from members, regulatory agencies, or members of the business community. Ability to effectively present job related information to employees.

Physical Requirements:

The physical demands described are representative of those that must be met by an employee to successfully perform the essential functions of this job. Must be available and willing to travel to such locations and with such frequency as the employer determines is necessary or desirable to meet its business needs. Must possess sufficient manual dexterity to skillfully operate standard office equipment including but not limited to: a computer, typewriter, adding machine, facsimile machine, photocopier, and telephone. A telephone device to enhance hearing will be provided if needed. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is occasionally required to stand; walk, sit; use hands to finger, handle or feel objects, tools or controls; reach with hands and arms; climb stairs; balance; stoop, kneel, crouch or crawl; talk or hear; taste or smell. The employee must occasionally lift and/or move up to 30 pounds. Specific vision abilities required by the job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

Availability Requirements:

Regular Hours and Attendance: Must maintain regular and acceptable attendance and be available to work your normal scheduled hours per week. Or such hours per week as TruMark Financial determines necessary to meet the members needs.

Overtime, Weekends and Holiday Requirements: Must be available to work overtime, weekends and holidays as TruMark Financial deems necessary to meet its business needs.

Work Environment:

Work environment characteristics described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Employees must be able to relate to other people beyond giving and receiving instructions: (a) can get along with co-workers or peers without exhibiting behavioral extremes; (b) perform work activities requiring negotiating, instructing, supervising, persuading or speaking with others; and (c) respond appropriately to criticism from a supervisor. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.