

# TRUMARK FINANCIAL CREDIT UNION

## JOB DESCRIPTION

**Job Title:** Part-Time Member Service Representative  
**Department:** Branch Operations  
**Reports To:** Branch Manager  
**FLSA Status:** Non-Exempt ST 60  
**Prepared Date:** February 2019

**SCHEDULE:** Days and hours vary according to each branch locations. Saturday and Sunday availability may be required. Part-Time is 20-25 hours per week.

### **ACCOUNTABILITY OBJECTIVE:**

Effectively educates and uncovers member needs while delivering extraordinary member service to both existing and potential members. This role is an individual and team contributor towards achieving all sales and service goals of the branch, while ensuring a superior member experience is provided in an ethical and sound manner.

### **RESPONSIBILITIES:**

1. Thoroughly understand and able to complete the Tru-Service sales conversation in competent manner.
  - a. Able to solve for members immediate need by having a strong understanding of TruMark's products, services and programs and the benefits that they provide.
  - b. Actively educates members on existing and new products and services, discussing the benefits and features and how they provide a solution to their current and future needs.
  - c. Able to identify new member opportunities through the TruMark at Work program, networking, community/volunteer events, etc.
    - i. Insures that all policies and procedures or followed when setting up or enrolling members into new products, services or programs.
2. Has strong ability to complete loan applications, including, Interviewing loan applicants; verifying that all necessary forms are accurately completed; processes loan request with the exception of Home Equity and Mortgage applications; disburses approved credit upon member request.
3. Regularly uncovers members with investable assets and refers them accordingly to the assigned financial consultant.
4. Stays current with the usage of technology such as iPads and smart phones, demonstrating their usage to members helping the member to leverage alternative delivery channels when appropriate.
5. Periodically supports the call center during high volume periods
6. Process all retail service transactions including all teller functions
7. Performs duties at other branch locations when necessary.
8. Effectively handles service complaints and escalates appropriately

9. 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.
10. Performs Home Equity Settlements. Prints out Home Equity Loan Settlement Packages.
11. Maintain a minimum of a “Satisfactory” rating in all goals.
12. 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.
13. Required to attend Bank Secrecy Act training annually
14. 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 professionally and 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 MS Office.
- 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 to include nights and weekends.
- 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 member's 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.