

# **TRUMARK FINANCIAL CREDIT UNION**

## **JOB DESCRIPTION**

**Job Title:** Member Service Center Representative  
**Department:** Member Service Center  
**Reports To:** Assistant Member Service Center Assistant Manager  
**FLSA Status:**  
**Prepared Date:** February 2019  
**Approved By:** \_\_\_\_\_  
**Approved Date:** \_\_\_\_\_

**SCHEDULE** Flexible availability – must be available to work nights and weekends.

### **ACCOUNTABILITY OBJECTIVE:**

Communicates with members through various channels, and resolves and handles a variety of member/potential member related situations.

### **RESPONSIBILITIES:**

1. Thoroughly understands each service and benefit the credit union offers. Actively take part in various training programs and make suggestions for improvement. Participate in testing of new products/services.
2. Demonstrates a thorough knowledge of credit union products services and systems.
3. Responsible to follow proper phone etiquette while maintaining service standards.
4. Responsible to follow proper online banking reset procedures. Ability to reset member passcodes in online banking.
5. Tracks consumer loan applications to ensure accuracy regarding goals and incentives.
6. Resolve loan exceptions within the Member Service Center.
7. Completes and reviews loan change forms.
8. Communicate clearly to members, management and other departments. Demonstrate composure and sensitivity in dealing with members' and coworkers' concerns. Escalate all open/closed issues to Member Service Center management.
9. Remain well-informed of product enhancements and procedure changes.
10. Effectively cross-sells and educates existing and potential members about credit union benefits and services; inputs account information into the system to establish services; performs account maintenance as per members request. Utilize good judgment when offering products and services to members/potential members; these should only be offered to members that will benefit from these.
11. Makes attempt to immediately resolve all problems with member accounts/services and strives to attain an equitable resolution by using good judgment; forwards issues that require extended research and notate accounts for future reference.
12. Offer complimentary financial consultations to members who will benefit from meeting with Investor Services area.

13. 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.
14. Maintains an acceptable level of AUX time.
15. Maintains and applies knowledge of Banking/Credit Union regulations to ensure full compliance
16. 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.
17. Required to complete Bank Secrecy Act training annually
18. Completes all other tasks, assignments or functions as assigned and/or required.
19. Maintains access to ACI Online Banking Admin, ACI Loan Payments, Akcelerant, Visa Online, FDR, Star, EchoSign, CheckFree Partnercare, ILS, OnBase, Symitar, Windows, Appointment Plus, Data Verity, Centrix, Adapt Interaction Desktop, Interaction Fax, TimeStar, Image Center, E-statements.

### **QUALIFICATIONS:**

**Education/ Experience:** A High School diploma or equivalent, with a good mathematical aptitude. Minimum of six months 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 listening and interpersonal skills.
- Thorough understanding of all products and services, features and benefits as well as associated procedural details.
- Proficient financial figure aptitude.
- Being a team player who is considerate of other employees.
- Ability to multi-task and problem solve under pressure.
- Flex time may be necessary to meet the needs of the call center.
- Professional demeanor

### **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 more 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.