

Universal 1 Credit Union Job Description

POSITION TITLE: Lead Member Service Representative (Floating)

DEPARTMENT: As assigned

STATUS: Non-exempt

STARTING PAY GRADE/RANGE: \$15.00-\$17.25 per hour

POSITION REPORTS TO: District Manager Branch Operations

POSITIONS SUPERVISED: None

POSITION PURPOSE

Responsible for performing a broad variety of member services such as processing transactions, renewing certificate accounts, member maintenance, opening accounts, lending, and excellent member customer service. Considered second in charge of branch under the direction of the Branch Manager.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

- Process personal member transactions including: deposit, withdrawal, check cashing, cash advances, loan and visa payments.
- Process business member transactions including: deposit, withdrawal, check cashing, cash advances, loan and Visa payments.
- Opens new accounts and safe deposit boxes (if applicable).
- Processing of deceased accounts.
- Process new loan and Visa applications and payoffs.
- Process advanced member maintenance requests- disputes, fraud, account conversion, adding joint owners and beneficiaries, wire transfers, lien releases.
- Process sale of money orders and cashier's checks and maintain proper inventory control.
- Knowledgeable in OFAC, EFunds, and True checks and the proper application of each.
- Process loan disbursements.
- Balancing of cash drawer, ATM, branch vault, branch close, and cash orders.
- Assumes responsibility for the effective and professional performance of member service functions.
- Presents and explains Credit Union services and products to members and assists in meeting their financial needs.
- Answers questions and solves problems for members by listening to problems, collecting data, securing answers and reporting results to the inquiring party. Assists with research and resolution of member concerns.
- Receives and directs members and telephone calls. Responds to inquiries and questions or directs them as necessary. Records and relays messages.
- Maintains and projects the Credit Union's professional reputation.
- Assumes responsibility for establishing and maintaining effective coordination and working relationships with area personnel and management.
- Completes required reports and records accurately and promptly.
- Assist with branch security and compliance; monthly alarm testing, dye pack testing, drawer audits.
- Actively and professionally cross sells Credit Union services.
- Successful completion of sales and lending training.
- Consistently meeting referral and sales goals and objectives.

- Supports the manager in his/her absence; higher level of decision authority than MSR II. Ability to direct MSR I and MSR II levels.
- Knowledgeable about NCUA insurance.
- May be required to acquire and/or maintain NMLS registration

QUALIFICATIONS

Education/Certification:	High school diploma or equivalent. Must have current Credit Life/Credit Disability license with State of Ohio or the ability to acquire Credit Life/Credit Disability licensure with State of Ohio within 120 days of employment.
Experience Required:	2+ years' experience in financial institution. Customer Service experience.
Knowledge/Skills/Abilities:	Excellent communication and public relations skills Professional appearance, dress, and attitude Ability to operate related computer applications and business equipment Ability to be groomed into management Solid math and cash handling abilities.

WORK ENVIRONMENT/PHYSICAL ACTIVITIES

Work Environment:

The work environment described here are representative of those an employee encounters while performing the essential functions of this job. The noise level is usually moderate and typical of those in a typical office.

Physical and Intellectual Demands:

The employee will be standing for long periods of time, bending, twisting, and lifting up to 25 pounds on a regular basis. Ability to hear normal conversations, type, pick up small objects, and convey detailed instructions accurately. Average, ordinary, visual acuity necessary to prepare or inspect documents.

I HAVE READ AND RECEIVED A COPY OF THIS JOB DESCRIPTION.

Employee's Signature

Date

Manager's Signature

Date