

## *American United Federal Credit Union*

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### **JOB DESCRIPTION – MEMBER SERVICE REPRESENTATIVE I**

#### **Classification**

Non-Exempt

#### **Reports to**

Branch Manager

#### **General Overview of American United Federal Credit Union**

American United is committed to reinvesting into the community every day with each employee dedicated to advocate for every member. As we strive to ***“Be the Difference that Makes a Difference in our Members’ Lives”***, we also pride ourselves in advocating for our employees to make sure they have the most competitive compensation, incentive program, health benefits package, career advancement, tuition reimbursement program, paid time off, and 401k match program in the industry and community. New full time employees enjoy 3 weeks of paid time off per year, fully vested 401k match program, and many positions have unlimited earning potential. American United is a quickly growing credit union because of our vision to invest into our members and employees. Join us and see why we’re different!

#### **Summary/Objective**

Responsible for performing a broad variety of financial service such as opening and closing accounts and receiving, reviewing, processing, and funding applications for consumer, credit card, and overdraft account loans. Responsible for performing loan support services including assisting customers with questions, processing payments and adjustments, disbursing insurance funds, and completing basic accounting and clerical duties. Assists or refers members as necessary. Assist Branch Manager with business development.

Members Service Representatives operate as a Teller as needed.

#### **Essential Functions**

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Assumes responsibility for the efficient, effective, and accurate performance of financial service functions.

- Answers member questions regarding loans, payments, balances, and insurance requirements.
  - Processes payments from Tellers including loan payoffs and adjustments.
  - Screens membership and draft account applications and determines applicant's eligibility.
  - Interviews, takes applications, and processes preliminary documentation on loan requests. Discusses loan alternatives, credit criteria, interest rates, and loan documentation in such a manner as to elicit positive responses from members.
  - Coordinates and process's closings. Ensures loan is promptly and properly prepared, documented, processed, approved, and disbursed. Calculates terms, finance charges, and insurance on loans for proper disclosure on promissory notes.
  - Advises member of loan approval or denial. Explains loan denial precisely and clearly to member.
  - Researches and analyzes account data to effectively resolve various types of account issues.
  - Provides Notary Services, if commissioned.
  - Utilizes valuation techniques to determine vehicle values.
  - Read and explain credit reports to members, including fraud alerts, collection explanations, bankruptcy, judgments, and score improvement.
  - Perform calculations such as liabilities, income, and DTI and LTV ratios.
  - Sells loan protection products such as MBP, GAP, and Debt Protection.
  - Performs and/or reviews income/employment verification, collateral inspection, and insurance documentation.
  - Process loan modification requests for approval, including Holiday Skip-A-Pay requests.
  - Process Decedent Accounts.
  - Completes HELOC advances from existing lines of credit.
  - Scans member documents and completes Loan Reviews, Loan Audits, and New Account Audits.
  - Identifies members needs by cross selling our products and successfully manages and works lead list.
2. Assumes responsibility for establishing and maintaining effective, professional business relations with members.
- Ensures lending and new account operations are conducted in accordance with established credit union policies and are legally compliant. Ensures loan and new account requests are properly documented.
  - Keeps members properly informed of credit union policies and procedures. Resolves or refers requests and problems promptly and courteously.
  - Maintains and conveys the credit union's professional reputation.
3. Assumes responsibility for establishing and maintaining effective coordination and working relationships with area personnel and with management.

- Assists and supports branch personnel as needed.
  - Completes reports and records promptly and accurately, as directed.
  - Maintains departmental files.
  - Attends meetings as required.
  - Keeps management informed of branch activities and of any significant problems.
4. Assumes responsibility for related duties as required or assigned.
- Actively and professionally cross sells credit union products and services.
  - Stays informed regarding local and national economic conditions and legal and regulatory changes.
  - Ensures proper maintenance, cleanliness, and security of work area, desks, equipment, etc.
  - Operates as a Teller & may perform other teller related duties.

### **Competencies**

- Lending functions are effectively performed in accordance with established credit union policies and with legal and regulatory requirements.
- New account functions are effectively performed in accordance with established credit union policies and with legal and regulatory requirements.
- Documentation, files, and related reports are complete, accurate, and timely. Monthly reports are submitted as scheduled.
- Good business relations exist with members. Problems and questions are courteously and promptly resolved or referred.
- Good working relationships and coordination exist with branch personnel and with management. Assistance and support are provided as needed. Management is properly informed.
- The credit union's professional reputation is maintained and conveyed.
- Demonstrates the ability to successfully cross sell American United products and services and advocate for our members. Demonstrates success with lead lists.

### **Supervisory Responsibility**

This position has no supervisory responsibilities.

### **Work Environment**

This job operates in a credit union. It is a professional environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

### **Travel**

Travel may be expected for this position.

### **Required Education and Experience**

1. Two years to five years of similar or related experience.
2. Customer service experience.
3. A significant level of trust and diplomacy is required, in addition to normal courtesy and tact. Work. Involves extensive personal contact with others and/or is usually of a personal or sensitive nature. Work may involve motivating or influencing others. Outside contacts become important and fostering sound relationships with other entities (companies and/or individuals) becomes necessary.
4. Ten key calculator and computer keyboard by touch. Must be good with detail to deal with number and names.

### **Preferred Education and Experience**

1. Previous financial institution experience.
2. Multi-lingual capabilities to include Spanish are a plus.

### **Additional Eligibility Qualifications**

#### Physical Activities and Requirements

1. Talking: Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.
2. Average Hearing: Able to hear average or normal conversations and receive ordinary information.
3. Repetitive Motion: Movements frequently and regularly required using the wrists, hands, and/or fingers.
4. Finger Dexterity: Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.
5. Average Visual Abilities: Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery.
6. Physical Strength: Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally. (Almost all office jobs.)

#### Mental Activities and Requirements

1. Reasoning Ability: Able to interpret a variety of technical instructions and can deal with multiple variables.
2. Mathematics Ability: Ability to compute discount, interest, profit, and loss; commission markup and selling price; and ratio, proportion, and percentage. Able to perform very simple algebra.
3. Language Ability: Ability to read financial reports, and legal documents. Ability to prepare manuals, and critiques.
4. Ability to prepare and make comprehensive presentations and communicate professionally before an audience.

### **Other Duties**

Please note this job description is not designed to cover or contain a comprehensive listing of

activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

**Signatures**

This job description has been approved by all levels of management:

Manager: \_\_\_\_\_

HR: \_\_\_\_\_

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee: \_\_\_\_\_ Date: \_\_\_\_\_

**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.*