

## *American United Federal Credit Union*

### JOB DESCRIPTION – FINANCIAL SOLUTIONS GUIDE

<b>Classification:</b>	<b>Reports to:</b>	<b>Branch Category:</b>
Non-Exempt	Marketing	I, II, or III

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

American United is committed to reinvesting into the community every day with each employee dedicated to serve 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**

Keeping our mission of Serving the Community, Serving our Members, and Serving our Employees in mind, the Financial Solutions Guide is responsible for providing world class consultative sales by proactively fulfilling the financial solutions needs of each member. The purpose of the position is to contact credit union members by phone and offer credit union products and services. The goal of every member interaction is to add value to the member’s overall financial experience by championing the credit union’s mission, vision, and core values. Contacts will be made from strategic lead sources which identify specific opportunity based on the members’ need. The goal of this position is to anticipate member needs and provide advice by making appropriate business and consumer product/service recommendations. The successful candidate will be very self-motivated and have an understanding of consultative sales, service and knowledge of financial institution products and services. The ability to identify and close on sales opportunities is a key skill in this role.

#### **Principal Accountabilities**

- **Member Outreach to Solicit New Products and Services, and to deepen Member Relationships**
- **Completes Loan Review Checklist and New Account Audits**
- **Track Leads through Lead Lists and Customer Relationship Management Software**
- **Initial Underwriting of Loans & Electronic Closing of Loans**

**Member Experience**

- Ensure that service is delivered according to established standards.
- Provide members with solutions to financial needs by recommending appropriate American United FCU products and services.
- Identify and manage opportunities to enhance member service experiences and provide recommendations for changes/enhancements for service delivery.

**Audits, Security, and Loss Control**

- Achieve a satisfactory audit score in all categories.

**Standards of Conduct**

- Contribute to the development of American United FCU's culture and strategic vision; the achievement of organizational goals; and support and emulate the Core Values.

**Personal Development**

- Dedicate time for self-development for on-going leadership, technical, and personal growth.
- Stay informed of developing issues in all functional areas.

**Required Education and Experience**

- Six months to two years of related sales and lending experience required.
- 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.
- Strong interpersonal, leadership, and supervisory skills. Well organized. Ability to operate related computer applications and related business equipment.

**Preferred Education and Experience**

- At least three years branch/teller experience with one year of lending experience

**Additional Eligibility Qualifications****Physical Activities and Requirements**

- Talking: Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.
- Average Hearing: Able to hear average or normal conversations and receive ordinary information.
- Repetitive Motion: Movements frequently and regularly required using the wrists, hands, and/or fingers.
- Finger Dexterity: Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.
- Average Visual Abilities: Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery.
- 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**

- Reasoning Ability: Able to interpret a variety of technical instructions and can deal with multiple variables.
- 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.
- Language Ability: Ability to read financial reports, and legal documents. Ability to prepare manuals, and critiques.
- 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:

Director of Marking: \_\_\_\_\_

VP of Lending: \_\_\_\_\_

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.*