



JOB TITLE: Member Service Representative

DEPARTMENT: Operations

REPORTS TO: Branch Manager

SCHEDULE: Vary according to each branch, including evening hours and/or weekends.

OBJECTIVE:

The Member Services Representative must possess exceptional customer service skills and strong mathematical aptitude, serving as a personable, member-focused professional who delivers exemplary member experience. This role requires an unwavering dedication to excellence, ensuring every interaction meets or exceeds the standards outlined in the credit union's customer service manual. Responsibilities include efficiently handling member transactions and service requests with accuracy and care, educating existing and prospective members about the credit union's benefits, products, and services, opening new accounts and shares, providing account information, resolving issues, and collaborating with members to identify solutions that best meet their needs. Additionally, the member service representative conducts a variety of transactional services in strict adherence to credit union policies and procedures, maintaining the highest levels of professionalism, confidentiality, and service.

RESPONSIBILITIES:

1. Greet and welcome members and visitors to the credit union in a courteous, professional and timely manner, providing prompt, accurate and efficient member service experience.
2. Answer all member questions to the best of your ability, research information when necessary and proactively seek support when needed to be able to provide correct, accurate and appropriate responses to member inquiries. Thoroughly understand each product, service and benefit the credit union offers.
3. Open new accounts across available product types according to required policies and procedures.
4. Originate auto and personal loan applications. Originate and process credit card applications. Answer questions within the scope of the assigned process. Provide support to lending activities within the credit union, ensuring compliance with credit union lending policies.
5. Resolve member account and service issues by exercising sound judgment and ensuring fair, policy-aligned outcomes
6. Effectively handle service complaints and escalate appropriately. Work with fellow employees when necessary to resolve issues.
7. Maintain strict confidentiality of private information. Maintain strict adherence to established security procedures.
8. Act as teller or receptionist/call center when necessary to provide high level of service.
9. Support operations at other branches when needed.
10. Promote credit union's products and services based on member's needs. Actively educate members on the benefits and features of new, as well as existing products and services.
11. Ability to work effectively to meet deadlines while maintaining strong attention to detail with minimal supervision. Ability to multi-task and prioritize work to ensure a positive member experience.
12. Report malfunctions of any system, terminal or equipment used to perform duties of your job.
13. Stay current with the usage of technology such as tablets and smart phones, demonstrating their usage in mobile banking to members while migrating them to alternative delivery channels when appropriate.
14. Ensure the work area is properly stocked with supplies and forms. Maintain a clean and safe work area.
15. Required to participate in all credit union training programs. Follow policies and procedures daily to ensure compliance with current regulations.

16. May be required to participate in branch functions and community activities to promote credit union's image and growth.
17. Perform basic clerical tasks as assigned by manager, including but not limited to: filing, scanning, photocopying, faxing.

QUALIFICATIONS:

Education/Experience: A High School diploma or equivalent, with a good mathematical aptitude. 1-3 years of financial services experience strongly preferred or equivalent cash handling and customer service experience.

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 work accurately and in timely manner without constant supervision and frequent interruption.
- ☐ Must have excellent conflict resolutions skills.
- ☐ Ability to multitask under pressure.
- ☐ Nature of position creates the possibility of temporary or permanent reassignments within the branch network.
- ☐ Ability to learn all aspects of the credit union.
- ☐ Basic knowledge of Word processing and spreadsheet applications.
- ☐ Be a team player that is considerate of other employees.
- ☐ Maintain a professional appearance and demeanor.
- ☐ Must demonstrate self-initiative skills.
- ☐ Bilingual: must be fluent in English and Ukrainian.

Language Skills:

Ability to respond to common inquiries or complaints from members, regulatory agencies, or members of the business community. Ability to read and interpret business documents. Ability to effectively present job-related information to other 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 possess sufficient manual dexterity to skillfully operate standard office equipment including but not limited to: a computer, scanner, adding machine, facsimile machine, photocopier, and telephone. A telephone device to enhance hearing will be provided if needed. Reasonable accommodation 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, hear or smell. The employee must occasionally lift and/or move up to 30 pounds.

Availability Requirements:

Must maintain regular and acceptable attendance and be available to work scheduled hours per week or such hours per week as the credit union determines necessary to meet the member's 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 coaching and feedback from a supervisor. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.