



Financial Service Officer (Full-Time)

Millstream Area Credit Union is seeking an energetic, service-minded individual to join our team as a Financial Service Officer. As an FSO, you will provide exceptional service to enhance member relationships while opening new member accounts and taking and processing consumer loan applications.

Our ideal candidate has a great attitude, strong attention to detail, can effectively cross-sell products and services to our members to meet their financial needs and likes to overcome obstacles to find solutions. This role needs to have the ability to make decisions.

At least one year of customer service experienced required. Lending experience preferred. Millstream Area Credit Union offers competitive salary and benefits. Equal Opportunity Employer.

ESSENTIAL FUNCTIONS:

1. Build and maintain excellent relationships with all members by exhibiting the Credit Union Difference
2. Actively listen to determine member needs using empathy and building rapport upon each interaction
3. Process new accounts and determine what types of products and services would be beneficial for the new member
4. Demonstrate knowledge of all Consumers products and services
5. Process and respond to assigned service leads within the time parameters set by management
6. Interview applicants to obtain personal and financial data and fill out applications for consumer loans
7. Process consumer loan requests in accordance with credit union underwriting guidelines
8. Analyze applicant financial status, credit history, and security offered as collateral to determine whether to approve or deny a loan
9. Maintain records in accordance with laws, regulations and credit union needs.
10. Professionally and accurately respond to member and staff questions via phone and E-mail within established credit union guidelines
11. Cross-sell products and services.
12. Provide support (Online Banking, Mobile Banking, Bill Pay, etc.) to members, including demonstrations.



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Your deposits are insured
to \$250,000 per account.
This institution is not federally
insured.

13. Meet and exceed the sales goals set forth by the credit union.
14. Participate in education and training.
15. Attend meetings as required.
16. Uphold member confidentiality and follow security guidelines.

NOTE: The list of essential functions is not exhaustive. It may be supplemented as necessary from time to time to meet the needs of the credit union.

JOB SPECIFICATIONS:

1. Professional, well-developed communication skills essential for projecting a positive image as representative for the credit union required.
2. Ability to operate general office machines required.
3. High School diploma or equivalent required.
4. Intermediate mathematical skills (calculations and concepts involving decimals, percentages, fractions, etc.) and proficiency in Microsoft Word and Excel software programs required.
5. Experience in a lending department or branch office of a credit union or financial institution is preferred.

PERFORMANCE STANDARDS:

Helps to maintain safe and sound lending practices to result in a delinquency ratio not higher than the national average and loan/share ratio as determined by senior management. Performs functions in an accurate and timely manner. Professional in appearance and attitude. Utilizes interpersonal skills effectively in a team environment.

Disclaimer

The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this job.