

MILLSTREAM AREA CREDIT UNION
Position Description

TITLE: Member Services Representative (MSR)
DEPARTMENT: Member Services
DATE: 01/01/2020

CLASSIFICATION: Non-Exempt
REPORTS TO: Lead MSR
SUPERVISES: None

General Summary

Serves as a liaison between the member and the credit union. Provides a full range of information and assistance to credit union members including savings and lending products, researching problems on accounts, and opening sub accounts

Essential Functions

1. Represent the credit union to the members in a courteous and professional manner and provide prompt, efficient, and accurate service in the processing of transactions.
2. Provide in person and by telephone, general and specific service-related information concerning credit union services or policies, including eligibility of membership, types of credit union accounts, insurance on loans, loan policies, interest rates, current dividend rates, locations, office hours and telephone numbers.
3. Processes all member transaction requests from members for transfers of shares to loan payments, share withdrawals, check requests, line of credit advances and all other requests received from members.
4. Cross-sells all credit union products and services based on member needs that are obtained from member interactions.
5. Provide members with account status, including current balances and loan pay-off.
6. Balance drawer daily.
7. Update member information changes on data processing system and in membership and loan files.
8. Respond to members' requests, problems and complaints, and/or direct them to the proper person for specific information and assistance.
9. Problem-solves member dissatisfactions and processes corrective actions.
10. Assist other service representative personnel to serve members promptly whenever need arises.
11. Research and resolve member account problems.
12. Assist members with the proper completion of all relevant forms.

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

Additional Functions

1. Maintain lobby supplies of brochures and forms needed by members.
2. Serve as a notary public.

SUPERVISORY RESPONSIBILITIES:

No requirement.

PERFORMANCE STANDARDS:

1. Meets all deadlines.
2. Fully competent in using a personal computer and contemporary software and office equipment customarily used in an office environment.
3. Professional, well-developed interpersonal skills necessary for serving members and projecting a positive image as representative for the credit union.
4. Telephone calls and visitors are courteously received.
5. A professional image is projected and maintained.

QUALIFICATION REQUIREMENTS:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE:

High school graduate or equivalent

MATHEMATICAL SKILLS:

Ability to add and subtract two-digit numbers and to multiply and divide with 10's and 100's. Ability to perform these operations using units of American money and weight measurement, volume, and distance

REASONING ABILITY:

Ability to apply common sense understanding to carry out detailed but uninvolved written or oral instructions. Ability to deal with problems involving a few concrete variables in standardized situations.

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to stand and use hands to finger, handle, or feel objects, tools, or controls. The employee is occasionally required to sit, walk, reach with hands and arms, and talk or hear.

The employee must occasionally lift and/or move up to 20 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

WORK ENVIRONMENT:

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

MENTAL DEMANDS:

While performing the duties of this job, the employee is continuously required to be alert, remember a significant amount of details, concentrate, exercise judgment, read, write, reason, and take initiative to start and complete tasks, and exercise patience. The employee is frequently required to solve problems, analyze situations and apply common-sense to resolve issues. The employee is occasionally required to be persuasive, negotiate, and instruct.

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.

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.