

Police Federal Credit Union

Position Description



Title: Universal Member Services Representative

Reports to: Branch Manager and Assistant Branch Manager

FLSA Status: Non-Exempt

Organization Conformance Statement: In the performance of their respective duties and responsibilities all employees are expected to conform to the following:

1. Work independently while understanding the necessity for communicating and coordinating work efforts with other employees and management.
2. Perform quality work within deadlines with or without direct supervision.
3. Interact professionally with other departments, employees, customers, members, and management.
4. Work effectively as a team contributor on all assignments and have general knowledge of Police Federal Credit Union's operations and services.

Position Purpose: With more seniority responsibilities, the Universal Member Services Representative III position encompasses similar duties as the Member Services Representative II; however, incumbent serves as a major liaison between the member, management, and the credit union. Universal MSR III's also have certain vault responsibilities.

Similar to other Universal MSR roles, the Universal MSR III will provide account information by phone or in person, as well as information on the full range of credit union products and services. Open accounts for members, resolve issues, and professionally handle the member's daily needs. Provide a variety of transactional services to members.

Perform a wide range of transactional duties to serve members by receiving or paying out funds with a high degree of accuracy, integrity, and honesty. Maintain accurate transactional records. Provide a variety of member savings, share draft/checking, and credit account transactions, as well as various member services.

Essential Duties and Responsibilities:

1. Greet and welcome members and visitors to the credit union in a professional manner while always fostering a positive environment for both members and employees.

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2. Provide in-person and by-telephone specific service-related information concerning credit union services or policies. Identify all cross-sell opportunities and actively sell Credit Union products and services through daily face-to-face and telephone contact to existing membership.
3. Respond to email or other electronic requests submitted by members, again providing prompt, efficient, and accurate service, and information.
4. Respond to member's requests, problems, and complaints and/or direct them to the appropriate person for specific information and assistance.
5. Provide administrative and clerical support to the Branch Operations, to include but not limited to generating correspondence or reports, creating spreadsheets, presentations, labels, forms, etc.
6. Provide administrative and clerical support to the facility as required, including logging into the phone system daily to assist with overflow calls as necessary – ensuring less than 5% Abandoned Call ratio is obtained daily.
7. Promote credit union products and services based on member needs.
8. Maintain up-to-date and comprehensive knowledge on all related policies and procedures, rules, and regulations for the member service area, with particular attention to the Bank Secrecy Act, Patriot Act, and robbery procedures.
9. Submit all types of loan requests by phone or in person, collect all loan documentation needed for loan disbursal and/or further review by a loan officer. Contact members by phone or email to schedule loan disbursal, process closing paperwork, and review loan details, as well as additional loan products. Set up loan payment transfers through payroll allocation or monthly transfer, cross sell additional credit union products and services upon completion of loan disbursal.
10. Provide information on investment alternatives to members wishing to deposit funds with the credit union.
11. Provide comprehensive, prompt, accurate, honest, and efficient member transactions.
12. Open new accounts, and service existing accounts. Set up new account files and provide members with all necessary information for membership.
13. Maintain up-to-date and comprehensive knowledge on all aspects of IRAs including but not limited to: Opening IRA accounts, having knowledge on different IRA types, providing IRA information to members, researching IRA issues and pulling and monitoring IRA reports via Ascensus.
14. Research accounts for deposit, withdrawal, and loan-payment discrepancies.
15. Assist members with the proper completion of payroll deduction, direct deposit paperwork, and balancing their accounts as required.
16. Monitor and maintain vault records and perform related duties such as branch balancing at any and all branches.
17. Handle requests from members for transfers of shares to loan payments, share withdrawals, check requests, CD transactions, line of credit advances, and any other requests received from members.
18. Receive share drafts/checks and cash for deposit to accounts, verify amounts, examine share drafts/checks for proper endorsement, and accurately enter deposits into computer records.

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19. Process withdrawals from accounts and/or share draft/check cashing, verify amounts, and enter withdrawal into the system accurately. Cash share drafts/checks from a variety of accounts upon proper verification according to credit union policies and procedures.
20. Mail receipts and checks to members as indicated by policy and procedure.
21. May be required to work at other branch locations on an as needed basis. As a result, employees may be asked to travel between locations, where starting and ending times are slightly different from their primary branch location. Employees may also be required to participate in the Saturday staff rotation.
22. Perform other duties as assigned by management.

Qualifications:

Incumbent will have a minimum of three (3) years' relative experience, preferably in a similar environment. Incumbent will have strong and accurate cash-handling experience in a banking/credit union environment along with excellent customer service and verbal communication skills. AA degree preferred or equivalent combination of education and experience.

Employee's Signature: _____ Date: _____

Supervisor's Signature: _____ Date: _____