

Heritage South Community Credit Union

JOB DESCRIPTION

POSITION TITLE: Call Center Member Service Representative

SALARY STATUS: Hourly

REPORTS TO: Member Services Processing Manager

Qualifications of Position:

- A minimum of high school diploma or equivalent
- Prior experience in a financial institution is preferred
- Must possess effective communication skills, have a pleasant telephone voice, and demonstrate professional telephone etiquette
- Must possess a general working knowledge of computers

Position Duties and Responsibilities:

Under general supervision, in compliance with established policies and procedures, the Call Center Member Service Representative is responsible for providing high quality of member service, performing the following functions and duties:

1. Responsible for answering all incoming member service calls through the automated call distribution system
2. Responsible for answering all incoming ITM transactions and inquiries
3. Responsible for adequately identifying all members
4. Assist members with all account inquiries
5. Process all transaction types
6. Responsible for the decision on accepting negotiable instruments thru the ITM for cash, deposit or payment or seeking approval when needed
7. Prepare documents for basic new account, loan and credit card requests made over the telephone and send for required signatures
8. Assist members with deposit and loan rates
9. Thorough knowledge on all electronic products and services and possess the ability to competently explain and assist members in the setup and use

10. Responsible for selling and cross-selling of all Credit Union products and services to members; must have adequate knowledge of such to present them in a positive, professional manner, answering any questions member may have
11. Assist members with ACH and Share Draft inquiries
12. Assist members with Debit Card inquiries including but not limited to blocking/unblocking, closing and capturing cards and assisting members with PIN changes
13. Assist members with name and address changes and updating signature cards
14. Answer member questions regarding direct deposit, payroll deduction and automatic transfers
15. Responsible for completing verification requests received on members
16. Ensure that all Credit Union or member data is kept confidential and Credit Union securities are secured at all times
17. Maintain a positive team environment by cooperating willingly with other employees who request assistance and requesting assistance also if needed
18. Responsible for proper maintenance, cleanliness, and security of work area, desks, and equipment
19. Perform other tasks as assigned by supervisor

Minimum Performance Standards

1. All incoming telephone calls and ITM transactions are to be answered promptly and courteously.
2. When providing service to a member, a Call Center Representative should call each one by name during the transaction and should smile and thank each member upon completion of transaction
3. All information given must be precise and correct.
4. A Call Center representative should effectively listen so as to solve member problems and serve their needs
5. A Call Center representative should ensure the member has a smooth telephone experience by gathering all the necessary information initially before transitioning the call to the appropriate individual.
6. All transactions must be processed in a timely and accurate manner, making certain that all transfers are made and withdrawals are mailed the same day

7. All member inquiries, requests, posting errors, stop payments, and similar concerns must be completed same day or turned in to the appropriate personnel for timely processing
8. All negotiable instruments are to be carefully inspected to determine negotiability
9. When away from Call Center or ITM, make certain that another Call Center Representative or telephone operator is logged on.
10. Represent the Credit Union well by providing friendly, efficient, accurate, and professional member service.
11. Look for opportunities to cross-sell credit union products and services as appropriate and as time allows.
12. If callbacks are necessary, they should be done the same day as outlined in the Brand & Culture Manual
13. The Call Center Representative is required to follow the attendance guidelines outlined in the Employee Handbook, arriving at work on or before scheduled work time. Instances of tardiness should be limited only to extenuating circumstances
14. The Call Center Representative is required to follow all policies and procedures established by the Credit Union