

# *Heritage South Community Credit Union*

## **JOB DESCRIPTION**

**POSITION TITLE: Member Services Representative**

**SALARY STATUS: Hourly**

**REPORTS TO: Member Services Manager**

### **Qualifications of Position:**

- A minimum of high school diploma or equivalent
- At least two years experience with a Credit Union or another financial institution
- Must possess effective communication and human relations skills and ability to sell Credit Union products and services to new and existing members
- Must be professional, friendly, courteous, organized, and self-motivated

### **Position Duties and Responsibilities:**

Under general supervision, in compliance with established policies and procedures, utilizing knowledge based on experience in exercising discretion and independent judgment in interpreting said policies and procedures, the Member Services Representative performs a broad variety of member services including:

1. Responsible for greeting members, representing the Credit Union to the member in a courteous and professional manner, providing prompt, efficient, and accurate service in directing members to proper personnel
2. Responsible for selling and cross-selling of all Credit Union products and services to members, possessing adequate knowledge to present them in a positive, professional manner, and answering any questions member may have
3. Open all types of new accounts (Share, Share Draft, Christmas Club, Gold Share Money Market, Special Club, Certificates) and complete necessary paperwork for each
4. Assist members with inquiries and other services, including name changes and update of signature cards, address changes, transfers, check withdrawals, and reconciling bank registers (as time allows)
5. Assist members with direct deposit, payroll deduction, allotment and allocation starts, stops, or changes, and seeing that these are immediately routed to proper department
6. Assist members with purchase of certificates of deposit, as well as withdrawals of same
7. Ensure that all data is kept confidential and Credit Union securities are secured at all times
8. Responsible for entering member check orders and ensure proper billing thru Harland Clarke or appropriate check printing company.

9. Ensure quality control of new accounts by developing and maintaining a check system of new account set-up and documentation
10. Assist members with the rental and entry of safe deposit boxes and maintenance of log
11. Responsible for incoming mail, its sorting and distribution, and posting of deposits and payments received in the mail
12. Responsible for assisting with printing of instant issue debit cards for new and existing members
13. Responsible for completing verification requests received on members
14. Responsible for typing outgoing correspondence, as required
15. Assist Member Services Manager and Senior Vice President of Member Services in various projects as assigned
16. As needed, assume all job description duties, responsibilities, and minimum performance standards of a teller
17. As needed, in the absence of the Call Center Member Service representative or when she is busy with other calls, assist with incoming telephone calls, providing prompt, courteous, efficient and accurate service
18. Maintain a positive team environment by cooperating willingly with other employees who request assistance and requesting assistance also, if needed
19. Responsible for proper maintenance, cleanliness, and security of work area, desks, and equipment
20. Perform other duties as assigned

**Minimum Performance Standards:**

1. All members are to be greeted in a prompt, courteous, and professional manner and made to feel welcome.
2. When providing service to a member, call each one by name, if known, or by documents presented indicating the member's name.
3. Maintain effective eye contact with each member.
4. Effectively listen so as to solve member problems and serve their needs.
5. Thoroughly and professionally explain the basic features and benefits of all products and services.
6. Upon completion of transaction, smile and thank each member.
7. All member inquiries, requests, posting errors, stop payments, and similar concerns must be turned in to the appropriate personnel for timely processing.
8. All transfer requests or requests for check withdrawals are to be processed on day requested.
9. It is the responsibility of the Member Service Representative to maintain standards of professional dress and behavior as established by the Credit Union and outlined in the Employee Handbook.
10. It is the responsibility of the Member Service Representative to maintain sales and service standards at an acceptable level as established by the Credit Union.
11. The Member Service 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.
12. The Member Service Representative is required to follow all policies and procedures established by the Credit Union.