

Heritage South Community Credit Union

JOB DESCRIPTION

POSITION TITLE: Universal Employee

SALARY STATUS: Hourly

REPORTS TO: Branch Manager

Qualifications of Position:

- High school diploma or equivalent
- Professional, friendly, courteous, organized, and self-motivated
- Effective communication and human relations skills and ability to sell Credit Union products and services to new and existing members
- At least one year of experience with a Credit Union or another financial institution preferred

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 Universal Employee performs a broad variety of member and lending 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 any area needed
2. Process all transaction types
3. Responsible for maintaining, securing and balancing a teller drawer and/or other cash machines not limited to ATM's, cash recyclers, cash dispensers, ITM's and all work involved in transactions
4. Responsible for the decision on accepting negotiable instruments for cash, deposit or payment or seeking approval when needed
5. Responsible for remaining at the office after closing, as necessary, to ensure all balancing is complete for the branch/office
6. 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
7. Open all types of new accounts completing necessary paperwork for each
8. Thoroughly knowledgeable on all electronic products and services and possess the ability to competently explain and assist members in the setup and use
9. Conduct loan interviews and obtain all new or updated credit history, financial data, and any pertinent information necessary for a sound loan decision

10. Approve or decline loan requests, or hold for decision of a higher authority in a timely manner (limited by authority issued by management)

Heritage South Community Credit Union
Job Description – Financial Services Representative
Page 2

11. Thoroughly knowledgeable of the Credit Union's loan policies and rates
12. Verify that all paperwork necessary to act on a loan is complete and available
13. Review credit history of a member through the Credit Bureau and the member's files
14. Verify that all ratios are within the guidelines of the Credit Union
15. Determine collateral values (i.e., NADA Book Auto Loan) and payment plan
16. Prepare payroll deduction forms to ensure proper payment of loans
17. Authorize change in loan terms, i.e. extension of payments (this will be limited by authority issued by management)
18. Able to explain and sell all payment protection products so that the member realizes the benefit to himself / herself and the Credit Union
19. Assist members with inquiries and other services, including name changes and update of signature cards, address changes, transfers, check withdrawals, and reconciling bank registers
20. Assist members with direct deposit, payroll deduction, allotment and allocation starts, stops, or changes and seeing that these are immediately routed to proper department
21. Ensure that all Credit Union or Member data is kept confidential and Credit Union securities are secured at all times
22. Ensure quality control of new accounts by developing and maintaining a check system of new account set-up and documentation
23. Assist members with the rental and entry of safe deposit boxes and maintenance of log
24. Responsible for ordering, tracking, and billing of member share drafts
25. Responsible for completing verification requests received on members
26. Maintain a positive team environment by cooperating willingly with other employees who request assistance and requesting assistance also if needed
27. Responsible for proper maintenance, cleanliness, and security of work area, desks, and equipment
28. Perform other duties as assigned

Minimum Performance Standards:

1. All members are to be greeted in a prompt, courteous, and professional manner and welcomed to the Credit Union office.
2. When providing service to a member, a Universal Employee should call each one by name, if known, or by documents presented indicating the member's name.
3. A Universal Employee should maintain effective eye contact with each member.
4. A Universal Employee should effectively listen so as to solve member problems and serve their needs.
5. A Universal Employee should thoroughly and professionally explain the basic features and benefits of all Credit Union products and services.
6. A Universal Employee should smile and thank each member upon completion of transaction.
7. All member inquiries, requests, posting errors, stop payments, and similar concerns must be turned in to the appropriate personnel for timely processing.
8. A Universal Employee should ensure that all member inquiries, loan errors, and similar concerns are resolved within two (2) days of date of inquiry.
9. A Universal Employee should ensure that all consumer loan applications are acted upon while member is present, if at all possible, the same day, or no later than the next day.
10. A Universal Employee should ensure that all adverse action notices are mailed within two (2) days of the date of any "adverse action" taken.
11. A Universal Employee should ensure that all loan-related filing is maintained on a daily basis.
12. All transfer requests or requests for check withdrawals are to be processed on day requested.
13. All negotiable items are to be processed on the date received.
14. All checks, money orders, and prepaid cards are to be carefully inspected to determine negotiability.
15. It is the Universal Employee's responsibility to maintain an accurate cash balance daily. While management acknowledges there are no set limits for drawer outages, excessive out-of-balance situations will be monitored and determined by management. Any out-of-balance condition must be property recorded.

16. It is the Universal Employee's responsibility to accurately post all member transactions.
17. A Universal Employee is to maintain accepted standards of professional dress and behavior as established by the Credit Union and outlined in the Employee Handbook.
18. It is the responsibility of the Universal Employee to maintain sales and service standards at an acceptable level as established by the Credit Union.
19. The Universal Employee 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.
20. The Universal Employee is required to follow all policies and procedures established by the Credit Union.