

Member Service Specialist

Employee:		FLSA Status:	Non-Exempt
Department:	Sales & Branch Operations	Updated:	March 2015
Reports To:	Branch Manager		

SUMMARY: The Member Service Specialist is the main account opener in the branch and fills in where needed in the member service and consumer lending area. Provides a full range of products and services to members with an emphasis for acquiring, expanding and enriching member relationships. The individual in this position must have knowledge of financial services and products including consumer lending, deposit accounts and all self-service products. Identifies and analyzes needs and desires to adequately recommend products and services that best match member needs.

ESSENTIAL DUTIES AND RESPONSIBILITIES: *Must effectively carry out the essential duties and responsibilities of this position in a manner that consistently demonstrates Sun Federal's mission and core values in a positive manner. Other duties may be assigned.*

1. Establish New Member Account Relationships

- a) Opens new accounts following new member experience process:
 - Identifies member needs.
 - Presents products and services to enrich and deepen member relationships.
 - Conducts credit report reviews.
 - Provides financial education.
 - Makes follow-up service calls on new accounts opened.
- b) Educate members about convenience services (online banking, mobile banking, ATM access, etc.).
- c) Provides deposit and money management services to members including certificates, HSAs and IRAs.
- d) Actively participate in member outreach activities and recaptures.
- e) Makes outbound follow-up calls after new accounts are opened.

2. Consumer Lending

- a) Provides exceptional loan service to members by:
 - Information/story gathering
 - Assessing member needs
 - Financial counseling
 - Application completing and processing
 - Consistent presentation of payment protection, GAP, MRC.
 - Informing member of ongoing process.
- b) Display sound judgment in handling member requests and exceptions by:
 - Ensures all loan applications are accurate, complete and an appropriate fit for the member.
 - Consistently documents member information, story and interactions in loan software.
 - Approve or deny loans based on authority following guidelines, policies and procedures.

- Makes recommendations on requests outside authority, seeking and documenting approval as needed.
 - Assists the Branch Manager and Loan Officers with the overflow of consumer loans.
- c) Serves on Outreach Team (i.e. Member Outreach Program, Savings/Giving Challenge, Online Loans).

Develop & Maintain Quality Member Relationships

- a. Maintain a high degree of knowledge in all credit union programs, ensuring quality service and accuracy is delivered to Sun Federal members.
- b. Consistently educate members about their financial choices. Analyzes their needs, and recommends appropriate financial products and services.
- c. Monitors the flow of lobby traffic and runs a window when needed.
- d. Demonstrate positive and appropriate behaviors in using Creating Member Loyalty (CML) service and sales skills.
- e. Actively seeks referral opportunities and makes referrals with a seamless handoff.

Expectations for Employees

- 1) Supports and advances Sun Federal’s mission, vision, values and culture. Accepts responsibility to live Sun Federal’s culture. Makes a positive contribution to business plan objectives, goals and outcomes. Follows Sun Federal’s Service Behaviors. Shows professionalism, empathy and respect in all interactions with members, internal and external.
- 2) Takes personal responsibility to actively listen to the members, understand their needs and take initiative to help the member as your first priority. While some have little direct member contact, every position at Sun Federal supports the member.
- 3) Take ownership of job duties. Offer team members assistance when necessary to help develop a fully competent and cohesive workforce. Recommends and develops process improvements and procedures to enhance productivity and improve service.
- 4) Responsible for personal development through training, collaboration and teamwork. Understands and adheres to all policies, procedures and regulations. Maintains knowledge of regulations appropriate for position (i.e. Bank Secrecy Act, OFAC, etc.) and attends all training as it relates to position related regulations.
- 5) Adheres to Sun Federal’s security procedures and safeguards member information.
- 6) Demonstrates professionalism in dress, tone, flexibility and communication.
- 7) Consistently acts as part of a cohesive team, demonstrating excellent interpersonal skills and the ability to interact positively with other employees. Maintains open and respectful communication with other departments. Handles conflict directly and discreetly.

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 knowledge, skill and/or ability required. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.*

Experience:	Minimum three to five years' experience in a financial institution. Direct retail experience desired.
Education:	High School diploma required.
Interpersonal Skills:	Proven teamwork skills. Must be fluent in English with excellent written and verbal communication skills. Demonstrated analytical, accuracy and problem solving skills within a retail environment. Strong interpersonal and administrative skills.
Computer Skills:	Strong PC skills with the ability to use and instruct others on Microsoft Windows, Word, Excel and Outlook; Branch Suite, Teller, & LoansPQ.
Other Skills:	Displays a professional image that promotes Sun Federal's brand and culture. Demonstrated ability to provide remarkable members service and staff support. Demonstrated ability to work under and meet deadlines; and work with multiple priorities. Knowledge of the fundamentals of credit, lending concepts and practices.
Physical Requirements:	Must be able to sit or stand for long periods of time. Occasionally lifting, carrying, moving items weighing up to 50 pounds.
Work Environment:	Ability to handle stressful situations as they occur.