

Member Service Representative

Employee:		FLSA:	Non-Exempt
Reports To:	Branch Manager	Department:	Sales & Branch Operations
		Updated:	September 2019

SUMMARY: The Member Service Representative is responsible for providing excellent member service including transactions, account maintenance, needs based sales. Demonstrates the “People Caring about People” mission of Sun Federal Credit Union in each member interaction.

ESSENTIAL DUTIES & RESPONSIBILITIES: *Must effectively carry out the following essential duties and responsibilities of this position in a manner that consistently demonstrates Sun Federal’s mission, values and culture. Other duties may be assigned.*

1) The Member Service Representative is directly responsible for the following:

- a) Performs member transactions including, but not limited to, deposits, withdrawals, transfers, and loan payments.
- b) Discusses certificate strategies/options with members. Based on experience, the MSR may open them on the system.
- c) Balances general ledgers and inventory items, etc. as assigned by Branch Manager
- d) Cross-sells and refers members to a New Account Opener, Loan Officer, Wealth Management, or other business partners based solely on member needs.
- e) Executes the Branch and credit union business plan as assigned, which includes playbook outbounds to members.

2) Assumes responsibility to develop and maintain quality member relationships.

- a) Provides personalized, professional service to all members in an exceptional manner, seeking out opportunities to exceed member expectations and deepen relationships.
- b) Meets expected service levels for wait time and accuracy.
- c) Ensures that all member requests are processed accurately and efficiently.
- d) Acts in the member’s best interest; consistently educate members about their financial choices including convenience service options.
- e) Consistently recognizes opportunities to refer members to lenders and other business partners.
- f) Achieves individual goals that support the Branch & credit union objectives.
- g) Displays sound judgment in handling member requests and exceptions, seeking and documenting approval as needed.
- h) Represents the Credit Union in a courteous and professional manner.

3) Assumes responsibility for the efficient, effective, and accurate performance of teller functions.

- a) Ensures that all member requests are processed accurately and efficiently.
- b) Takes ownership of researching all teller transactions when potential errors are identified and responsible for communicating with affected members.

- c) Ensures that work area is clean, secure, and well maintained.
- d) Follows policy and procedures related to MSR (i.e. cash duties), opening accounts, and so on
- e) Performs and adheres to member file maintenance and account changes as needed.

4) Assumes responsibility for the efficient, effective, and accurate performance of member service functions.

- a) Presents and explains Credit Union services and products to members and assists in meeting their financial needs.
- b) Actively and professionally cross sells Credit Union services.
- c) Takes ownership of problems, shows empathy and apologizes for errors and follows up appropriately. Utilizes member feedback to enhance service quality, creates equitable solutions, and increases member loyalty.
- d) Keeps manager informed of area activities and significant problems.
- e) May be responsible for:
 - a. the accurate operation of the branch vault and/or ATM/ITM.
 - b. cash ordering for branch, ATM, or ITM operation.
 - c. opening new accounts
 - d. serve as the branches marketing liaison which includes keeping branch displays, materials, and staff up to date on current marketing promotions.
 - e. serving as a concierge/lobby manager in branches with an ITM
 - f. providing back-up for the iMSR team.
 - g. opening, renewing and/or closing certificate accounts.
 - h. opening, maintaining, and answering questions regarding IRAs and HSAs.
- f) visiting partner Sponsor Groups (SGs) to establish, build, and deepen relationships.

Expectations for Employees

- 1) Supports Sun Federal's mission, vision, values and culture. Accepts responsibility to live Sun Federal's culture. Makes a positive contribution to business plan objectives and goals. 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.

PERFORMANCE MEASUREMENTS

- 1) Member services functions are efficiently, effectively, and accurately performed in accordance with established policies, standards, and security procedures.
- 2) Good working relationships and coordination exist with area personnel and Management. Appropriate assistance is provided to area staff as needed. Supervisor is appropriately informed of area activities.
- 3) Required reports and records are accurate, complete, and timely.
- 4) The Credit Union's professional reputation is maintained and conveyed.
- 5) Achieves assigned individual goals.
- 6) Displays professional communication skills at all times.

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. The individual must be able to successfully pass background checks.

Education/Certification: High school graduate or equivalent.

Required Knowledge: Thorough knowledge of member services and products.
Understanding of member bookkeeping procedures.

Experience Required: One to three years of retail/customer service experience.

Skills/Abilities: Excellent communication and public relations skills. Displays a professional image and attitude 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.

Strong PC skills with the ability to use and instruct others on Microsoft Windows, Word, Excel and Outlook; Branch Suite & Teller Advantage. 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.

PHYSICAL ACTIVITIES AND REQUIREMENTS

Talking: Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.

Average Hearing: Able to hear average or normal conversations and receive ordinary information.

Finger Dexterity: Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.

Repetitive Motion: Movements frequently and regularly required using the wrists, hands, and/or fingers.

Average Visual Abilities: Average, ordinary, visual acuity necessary to prepare or inspect documents or products or operate machinery.

Physical Strength: Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally.

WORKING CONDITIONS

No hazardous or significantly unpleasant conditions (such as in a typical office). Ability to handle stressful situations as they occur.

MENTAL ACTIVITIES AND REQUIREMENTS

- Reasoning Ability:** Ability to apply common sense understanding to carry out detailed but uninvolved instructions and to deal with problems involving a few variables.
- Mathematics Ability:** Ability to perform basic math skills and to use decimals to compute ratios and percents, and to draw and interpret graphs.
- Language Ability:** Ability to use passive vocabulary of 5-6,000 words; to read at a slow rate; define unfamiliar words in dictionaries for meaning, spelling, and pronunciation.
Ability to write complex sentences, using proper punctuation, and use adjectives and adverbs.
Ability to communicate in complex sentences; using normal word order with present and past tenses, and using a good vocabulary.

JOB DESCRIPTION INTENT & PURPOSE

Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well-constructed job descriptions are an integral part of any effective compensation system.

All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all inclusive. Additional functions and requirements may be assigned by managers as deemed appropriate.

In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.

Job descriptions are not intended as and do not create employment contracts. Sun Federal maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.

Employee Signature

Date

This Job Description is not a complete statement of all duties and responsibilities comprising this position.