

Sun Support Specialist

Employee:		FLSA Status:	Non-Exempt
Department:	Sun Support	Updated:	October 2016
Reports To:	Director of eServices & Support		

SUMMARY: The Sun Support Specialist is the main point of contact for credit union members via phone or email. They are responsible for listening for cues to help fit credit union products and services with member needs, resolving disputes and handling member inquiries. Requirements for this position are deepening member relationships, delivering prompt and friendly service, providing member education, performing transactions efficiently and accurately and supporting the Sun Support team. The Sun Support Specialist demonstrates the “People Caring about People” mission of Sun Federal Credit Union in each member interaction.

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) Member Service via Phone & Email

- a. Answers members’ questions and offers guidance to appropriate products and services. Proactively identifies and makes appropriate qualified referrals for member-owners that will save members time and money, and provide peace of mind.
- b. Provides extraordinary member service with a friendly demeanor and willingness to help at all times:
 - Confirms account ownership by asking at least two identity-verifying questions.
 - Develops a rapport with the member and addresses the member by name.
 - Confirms membership eligibility by affiliation for potential members with employer and/or family members. Verifies eligibility for underserved area by using Map Point.
 - Maintains a position of trust by keeping all member account information confidential.
 - Handles member situations with sensitivity, tact and professionalism recognizing the diversity in our membership. Makes decisions within established guidelines or authorities.
 - Remains diligent and on alert for social engineering, fraud or account abuse. Reports incidents immediately.
- c. Handles an average of 100 member phone interactions per day achieving the goal of 70% First Call Resolution.
- d. Consistently present at work station with an ‘Available’ phone status, answering calls by the third ring using the standard Sun Federal greeting.
- e. Accurately performs requests, transactions and account maintenance including, but not limited to, stop payments, transfers, withdrawals by check, certificate renewals or early withdrawals, fee reversals, outgoing wires and adding/removing various flags.
- f. Handles member inquiries on Visa credit and debit cards including transactions, balances, authorization, PIN resets and payments. Increases ATM and POS limits upon request.
- g. Provides support for members with online and mobile banking by resetting passwords, reviewing transaction history and trouble-shooting browser problems or other access issues.

- h. Answers questions about Sun Federal branches (i.e. location, design features, SG membership, etc.) and helps members find convenient shared branching locations.
Before closing a member's account, uncovers the reason and makes every effort to salvage the relationship. Informs Branch Manager if the account is closed.

2) Develop & Maintain Quality Member Relationships

- a) Builds rapport, determines needs, presents products, handles objections and asks for commitment.
- b) Consistently educates members about their financial choices.
- c) Demonstrates positive behaviors using Creating Member Loyalty (CML) service and sales skills to suggest products and services, leading to sales outcomes that deepen member relationships.
- d) Actively looks for viable leads and makes referrals to Loan Officer, Business Services or Financial Advisor or Counselor.
- e) Sends leaflets to members via email and mail to provide additional information on loan opportunities, wealth management, certificates, online banking, eStatements, checking accounts, credit and debit cards. Responds to member inquiries regarding the operation of accounts, access to services and adding service features.
- f) Resolves member complaints. Reports on complaints due to a service or quality issue, escalates the situation to resolution so the issue is not repeated.
- g) Receptive to skills coaching through review of call recordings and Kasasa secret shop reports to determine missed opportunities or enhance individual excellence.

3) General Department Duties

- a) Verifies and balances drawer daily with minimal variances and maintains a balancing record that is in line with policy. Finds and corrects outages and assist others with errors.
- b) Conducts end of day Check 21 process and branch/department close.

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. Passes annual compliance requirements.
- 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:	Three to five years' customer service experience plus two years MSR/MSS experience at Sun Federal.
Education:	High School diploma or equivalent required.
Interpersonal Skills:	Must possess and professional and friendly attitude and be able to quickly develop a rapport with customers over the phone. Proven teamwork skills. Must be fluent in English with strong phone and verbal communication skills along with active listening. Demonstrated analytical, accuracy and problem solving skills within a retail environment. Strong interpersonal and administrative skills.
Computer Skills:	Ability to troubleshoot and provide support for browsers and mobile connections. Strong PC skills with the ability to use and instruct others on Microsoft Windows, Word, Excel and Outlook; Branch Suite, Teller, LoansPQ, Online Banking Admin site, bill pay, debit and credit card systems, check ordering, shared branching, underserved area, IRA software and check imaging.
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. Maintains a high degree of knowledge in all credit union products, services and programs. 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.

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