

Credit Union

POSITION DESCRIPTION

POSITION TITLE: Member Service Representative/Teller I

DEPARTMENT: Branch

CLASSIFICATION:

APPROVED BY:

REPORTING RELATIONSHIPS

POSITION REPORTS TO:

POSITIONS SUPERVISED:

POSITION PURPOSE

Responsible for providing a variety of paying and receiving functions for members in person, via phone, and through the mail, including processing deposits, withdrawals, loan payments, cashiers' checks, money orders, and cash advances. Balances each day's transactions and verifies cash totals. Performs a broad variety of member services functions such as opening and closing accounts, renewing certificates, and assisting members with bookkeeping and checking account problems. Answers members' questions regarding Credit Union services provided and performs a variety of account maintenance duties. Actively cross-sells Credit Union services. Performs specific assigned side-jobs including various clerical and receptionist functions, and assists other Member Service Representatives with duties as required. Serves members promptly and professionally.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. **Assumes responsibility for the efficient, effective, and accurate performance of teller functions.**
 - a. Represents the Credit Union in a courteous and professional manner.
 - b. Receives share deposits and loan payments.
 - c. Processes cash advances, travelers' checks, cashiers' checks, money orders, bank-to-bank wires, and Western Union wires.
 - d. Disburses cash or check share withdrawals.
 - e. Processes transfers.
 - f. Verifies transactions. Monitors deposit amounts and examines documents for endorsement and negotiability. Detects and resolves discrepancies promptly.
 - g. Balances daily transactions and verifies cash totals. Investigates and resolves out-of-balance conditions.
2. **Assumes responsibility for the effective and professional performance of member service functions.**

- a. Presents and explains Credit Union services and products to members and assists in meeting their financial needs. Opens and closes accounts. Orders checks for members' accounts. Completes payroll deduction and authorization forms.
 - b. Answers questions and solves problems for members by listening to problems, collecting data, securing answers, and reporting results to the inquiring party. Resolves member bookkeeping and checking account problems. Takes stop payment orders.
 - c. Receives and directs members and telephone calls. Responds to inquiries and questions if possible or directs them as necessary. Records and relays messages.
 - d. Performs file maintenance and account changes as needed.
 - e. Keeps members informed of Credit Union services and policies, including types of available accounts, interest and dividend rates, payroll deduction options, and other related services.
 - f. Maintains and projects the Credit Union's professional reputation. Maintains privacy of member account information.
 - g. Actively cross-sells Credit Union products and services.
3. **Assumes responsibility for establishing and maintaining effective coordination and working relationships with area personnel and with management.**
- a. Assists area personnel as required.
 - b. Keeps supervisor informed of area activities and of any significant problems or concerns.
 - c. Completes required reports and records accurately and promptly.
 - d. Attends meetings as required.
4. **Assumes responsibility for related duties as required or assigned.**
- a. Performs drive-up service and night drop functions as assigned.
 - b. Ensures that work area is clean, secure, and well maintained.
 - c. Performs related clerical duties as required.

PERFORMANCE MEASUREMENTS

1. Teller and Member Service Representative functions are efficiently, effectively, and accurately performed in accordance with established policies, standards, and security procedures.
2. Monies are balanced and any discrepancies promptly resolved.
3. Good business relations exist with members. Members' problems or questions are courteously and promptly resolved.

4. Good working relationships and coordination exist with area personnel and with management. Assistance is provided to other Service Representatives and staff as needed. Supervisors are appropriately informed of area activities.
 5. Required reports and records are accurate, complete, and timely.
 6. The Credit Union's professional reputation is maintained and conveyed.
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QUALIFICATIONS

EDUCATION/CERTIFICATION: High school graduate or equivalent.

REQUIRED KNOWLEDGE: Knowledge of Teller and Member Service Representative operations and procedures.
Basic understanding of Credit Union operations.

EXPERIENCE REQUIRED: Abilities generally acquired on the job in 12 months. No experience necessary.

SKILLS/ABILITIES: Good communication skills.
Professional appearance, dress, and attitude.
Good math skills.
Ability to operate related computer applications and other business equipment including adding machine, typewriter, copy machine, coin and money counting machines, and telephone.
Good typing skills.

PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

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. (Almost all office jobs.)

WORKING CONDITIONS

NONE: No hazardous or significantly unpleasant conditions (such as in a typical office).

MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

- 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; using a good vocabulary.
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INTENT AND FUNCTION OF JOB DESCRIPTIONS

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 supervisors 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. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.