



COMMUNITY CREDIT UNION of FLORIDA
Position Description
Member Service Lender - Floater

The primary purpose of this position is to assist Community Credit Union of Florida in living out our Mission, *“Always improve the financial well-being of our members and make a positive difference in our community,”* by delivering outstanding service to both internal and external members. A key element of excellent service is to identify the financial needs of each member and recommend an appropriate credit union solution. The Member Service Lender - Floater is responsible for traveling to various locations and providing assistance to members and support for other related branch activities and services. The incumbent is responsible for opening, processing, maintaining and closing all types of accounts, products, and services and performing the associated clerical functions; assisting members with their selection of products and services and educating members on the benefits of the products offered by the credit union; conducting oneself in a professional, friendly manner with an emphasis on member education and quality of service. The Member Service Lender - Floater provides back up coverage due to call-ins, vacations, and staffing shortages.

ESSENTIAL DUTIES

- 1) Deliver service to both internal and external members that is in alignment with the credit union’s Service Promises.
- 2) Meets all established service goals as measured by the Internal Service Survey
- 3) Possess adequate product knowledge as measured by the annual product knowledge certification assessment.
- 4) Performing job duties within our bylaws, regulations, Board of Directors policies, established internal and external service standards and our work procedures.
- 5) Demonstrate enthusiastic support of corporate mission, core values and long term objectives.
- 6) Assists in attaining established departmental goals and adhering to all credit union standard operating policies and procedures, as well as state and federal regulations and guidelines. Responsible for accurately completing job jar activities and entering data in timely manner to ensure 70-80% engagement metric is met.
- 7) Abides by CCU’s Service Promises when helping a member or co-worker to ensure timely responsiveness to the individual’s needs. Promotes teamwork, respects opinions, abilities and contributions of others and conveys a willingness to assist and cooperate with others for the benefit of the organization.
- 8) Ability to step into multiple branches/positions and perform duties as assigned being flexible to daily changing roles, responsibilities, and work locations.
- 8) Assists members with selection of various accounts, products and financial services available from the credit union.
- 9) Responsible for serving members, perform transactions and other services in a professional, timely and accurate manner. Responds to member inquiries and problems in a professional, timely manner; follows up on inquiries with informational materials and/or phone contact; investigates and corrects errors and resolves problems or other issues.
- 10) Interviews members to determine whether they meet the criteria for the products or services requested, establishes proper identification and the need and extent of reference investigation. Makes decisions regarding

the opening of new accounts, prepares all documents and items pertaining to accounts and processes according to policy and procedure.

- 11) Performs the following activities as needed or required: obtains credit report, verifications of employment/income, completes fraud claims, safe deposit duties including opening accounts, controlling access, assisting members and processing affiliated reports; funds transfers, orders for check and deposit slips, various loan and teller transactions, and file maintenance as needed.
- 12) Provides service to members or prospective members seeking consumer loans which may include but is not limited to: installment, commercial, credit card, signature, etc. Operates within loan authority granted and seeks assistance from management lenders when needed. Processes and approves or rejects loan applications. Administers approved loans, establishes relevant files, obtains pertinent information or reports as required. Ensures loan activities are completed in a timely fashion and conform to the established policies and practices of the credit union.
- 13) Assists with telephone support by responding to member inquiries and problems in a professional, timely manner; follows up on inquiries with informational materials and/or phone contact; investigates and corrects errors and resolves problems or other issues; helps members to utilize electronic delivery channels for convenience.
- 14) Responsible for completing secondary marketing activities and outbound calls as outlined in the secondary marketing procedures in a timely manner. Responsible for logging on daily to the phone system to relieve overflow from the Call Center and improve the quality of service to the membership. This level must play an active role in accepting calls.
- 15) Maintains files, copies, and faxes documents, and orders and distributes supplies.
- 16) Performs other related duties as assigned service duties and special projects as assigned.

ENVIRONMENT AND PHYSICAL ACTIVITY

The environment for this position is an open, non-confined office-type setting that is clean and comfortable where the incumbent is free to move about at will. It may include some minor annoyances such as noise, odors, drafts, and includes travel to all branch locations.

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is frequently required to spend time writing, typing, speaking, listening, lifting (up to 25 pounds), carrying, seeing (such as close, color and peripheral vision, depth perception, and adjusted focus), sitting for long periods of time (up to 8 hours), pulling, walking, standing, squatting, kneeling, and reaching.

The incumbent for this position may operate any or all of the following: telephone, copy and fax machines, calculator, film equipment, typewriter, computer terminal, personal computer, and related printers.

MENTAL DEMANDS

The incumbent in this position must be able to read documents or instruments, perform detailed work and problem solve; possess excellent member contact and verbal and written communication skills; have strong math and analytical reasoning skills; and the ability to effectively handle stress, multiple concurrent tasks, and constant interruptions.

POSITION REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- Associate's degree (AA) from college; or two (2) to five (5) years related experience and/or training; or the equivalent combination of education and experience. Work related experience should consist of a financial institution operations, exceptional customer service and sales background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related
- Possesses a thorough knowledge of credit union policies, rates, and the documents and disclosures necessary to ensure compliance and consistency with current regulations.
- Intermediate to advanced experience and knowledge of operation activities, terminology, products and services; related state and federal compliance regulations and operational policies. Prior lending experience is highly preferred.
- Intermediate skills in computer terminal and personal computer operation; word processing, spreadsheet and software programs. Intermediate typing skills to meet the production needs of the position.
- Basic math skills; calculate interest and balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; count currency, coin and negotiable instruments in a timely manner.
- Effective oral, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, interpret documents, understand procedures, write reports and correspondence, speak clearly to members and employees.
- Effective organizational and time management skills, with ability to multi-task, the ability to work with limited supervision while performing duties and be a strong team player.
- Ability to handle somewhat complex problems requiring analysis of data; weighing outcomes of decision.
- Must be a team player, but also able to work alone and self-manage; Multi-tasking and attention to detail are critical in this role; Ability to adjust to varying work sites and atmospheres.
- Need for a current Florida driver's license and a vehicle with appropriate insurance coverage.

The incumbent must be able to perform this position safely, without endangering the health or safety to individual or others.

Management reserves the right to change this position description at any time according to business needs.

Review and Approval: Indicates review by incumbent and approval by supervisor.

Employee: _____

Date: _____

Supervisor: _____

Date: _____

Department Head: _____

Date: _____

Human Resources: _____

Date: _____