



COMMUNITY CREDIT UNION
Position Description
Member Service Center Specialist

Reports to: Member Service Center Manager
Department: Member Service Center

Grade: 7
Job Group: Non-Exempt

The primary function 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.”* One of the primary means to achieve this end is to develop a highly effective team of employees and develop each employee to their highest potential through coaching and leadership. Responsible for ensuring that outstanding service is delivered to both internal and external members. A key component of this service is to identify the financial needs of the member and recommend an appropriate credit union solution.

The Member Service Center Specialist in the Member Service Center is responsible for performing member-oriented telephone and electronic activities including 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; and providing assistance to members and support for other related branch activities. The Member Service Center Specialist has no lending authority.

ESSENTIAL DUTIES

- 1) Delivers 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) Performs job duties within our bylaws, regulations, Board of Directors policies, established internal and external service standards and our work procedures.
- 5) Demonstrates 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) Assists members with selection of various accounts, products and financial services available from the credit union; ensures an emphasis is placed on quality of service and member education. Provides consistent quality service and projects a positive image of the credit union to internal and external members to ensure 50-59% member engagement for a 12 month period.
- 9) 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.

- 10) Performs the following activities as needed or required: obtains credit report, verifications of employment/income, completes fraud claims, opening accounts, controlling access, assisting members and processing affiliated reports; funds transfers, orders for check, various loan and teller transactions, and file maintenance as needed.
- 11) Provides service to members or prospective members seeking consumer loans which may include but is not limited to: installment, commercial, credit card, and signature. Operates with the assistance of the senior lenders to process and approve, or reject, loan applications and reviews rejected loans with immediate supervisor prior notifying the member. 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.
- 12) Drives sales through various eBranch channels, including the website, email, bill pay, online banking, phone and mobile devices, and chat.
- 13) Assists and supports members in conducting all banking transactions electronically through strong written and verbal communication.
- 14) Researches and resolves account-related inquiries submitted through email, home banking, secure messaging, chat, LSI tickets, and any other channels related to electronic delivery.
- 15) Views and analyzes reports generated from transactions conducted via online channels to decision funds transfer or other transactions that require time sensitive approvals.
- 16) Assists members with troubleshooting computer and/or mobile issues within online banking and our website.
- 17) Adheres to security controls policy and procedures to aid in detection and prevention of fraud, theft, robberies, threats of violence, fires, accidents, facility safety.
- 18) Maintains on-going communication with supervisor, informing individual of all pertinent problems, irregularities, new developments, changes and other important information within the department.
- 19) Maintains files, copies, and faxes documents, and orders and distributes supplies.
- 20) Continuously takes initiative to learn all aspects of online products and service features to better serve the members.
- 21) Performs other related duties as assigned and works on 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 and drafts.

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,

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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.

- High school diploma or general education degree (GED); or up to six (6) months related experience and/or training; or the equivalent combination of education and experience as a Customer Service Representative (CSR) in a financial institution. Work related experience should consist of 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.
- Basic experience and understanding of third party financial software offered through DI necessary to educate and assist the members.
- Basic 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.
- Basic 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, and communicate clearly to members and employees.
- Effective organizational and time management skills, with ability to multi-task and the ability to work with close supervision while performing duties.
- Ability to handle simple problems in nature requiring some analysis or research to determine best solution.

- Current Florida driver's license and a vehicle with appropriate insurance coverage, if required to drive in the course of performing assigned duties and responsibilities.

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: _____