

Job Posting



FLSA: Non-Exempt

Open Position: Member Services Officer

Location: Main Branch [3030 S. Adrian Hwy Adrian MI 49221}

Resumes due no later than: 03-21-2020

Submit Resumes to hr@tlccu.org

Wage Range \$17.18 - \$25.77 per hour – Based on skills, background and knowledge

SUMMARY:

Responsible for providing enthusiastic, professional and courteous member service. Assists members and potential members with their Credit Union needs. Responsible for increasing market share by promoting growth in loan and deposit volume and increasing the use of products and services by the membership. Promotes the use of Credit Union services and products actively by recommending a strategy to obtain the best results based on individual member needs, desires and resources. Provides quality service to members in the area of account transactions, loan applications, new accounts, business development and solving problems within established policies and guidelines.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned.

- Maintains a high level of knowledge and procedural expertise in the checking, savings and certificate programs, Individual Retirement Accounts (IRA), mortgages, home equity loans, personal and business loan products and the features and benefits of all Credit Union services.
- Interacts with employees and members; provides staff members a positive, professional role model of member service and sales through personal example.
- Identifies members' and potential members' needs and sells and cross-sells Credit Union services and products actively in an appropriate, professional manner. Interviews existing and potential members; explains specific services, products, and policies, including membership eligibility requirements
- Performs lending functions in conformance with established Credit Union policies and procedures. Interviews loan applicants, gathering the pertinent information for a credit application, explaining loan options, rates, terms, and collateral as required. Reviews and assembles all loan documents to ensure accuracy.
- Authorizes the approval of loans within the guidelines established by the Lending Manager. Makes the decision to grant or decline a credit request and communicates that decision to the applicant.
- Opens new personal and business accounts, explaining options such as single and joint ownership, sole proprietorship, partnership, DBAs, LLCs, and corporations. Gathers needed information for the member and may transfer funds from existing accounts. Prepares paperwork accurately and assists the member with the signing of documents

necessary to process new accounts. Verifies information and ensures all new accounts are processed properly.

- Actively promotes credit union to businesses and realtors.
- Ensures accurate processing of transactions for members including but not limited to: receiving and/or disbursing of funds, deposits, withdrawals, transfers, cashing of checks, loan payments, traveler check purchases, money orders, amusement park tickets, transfers, Visa payments and cash advances, and other transactions as necessary.
- Utilizes knowledge to answer difficult questions, to explain specific policies and procedures, and to solve complex problems for members and staff. .
- Keeps informed of trends and developments with competitors through such activities as reading publications, contacting counterparts in other organizations, and attending meetings, seminars, and special events.

SUPERVISORY RESPONSIBILITIES:

None

PERFORMANCE STANDARDS:

- Assists in attaining the lending and deposit goals and objectives of the Credit Union.
- Ensures exceptional member service.
- Accurately and efficiently processes member requests.
- Cross-sells products and services.
- Adheres to Credit Union policies and procedures

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 the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE:

- Requires a High School Diploma. Associate degree in Business Administration or comparable experience preferred.
- Two or more years of progressively responsible experience within a financial organization to have gained necessary experience and background knowledge to deal effectively with member relations matters.
- Ability to function with minimal supervision.
- Requires basic knowledge of Microsoft Word and Excel.

COMMUNICATION SKILLS:

- Ability to read and interpret documents such as credit bureau reports, debt to income ratio reports, policy, procedure and regulatory manuals for lending and deposit accounts.
- Ability to write routine reports and correspondence.

- Ability to speak effectively with members, potential members, and other employees of organization.
- Requires strong interpersonal and verbal communication skills.
- Requires strong interviewing skills to determine existing and/or potential members' needs and demonstrated ability to communicate with members in a business-like manner which will enhance the Credit Union's overall image.
- Requires strong written communication skills.

CERTIFICATES, LICENSES, REGISTRATIONS:

This position is subject to SAFE Act Registration Requirements. Pursuant to the SAFE Act requirements, any employee engaged in residential loan mortgage originations and RESPA reporting (as defined by the SAFE Act) must register with the federal registry system and maintain a status in good standing under the SAFE Act requirements. As a result you will be required to register and to submit to the required SAFE Act background check and registration process. Failure to register successfully or to maintain a status in good standing under the SAFE Act will affect your eligibility for continued employment and may result in immediate termination.

OTHER SKILLS and ABILITIES:

- Ability to relate management goals and objectives to budgets and action plans, focusing on increasing profitability while maintaining superior member service.
- Ability to exercise discretion and independent judgment in interpreting policies and procedures, making exceptions as required.
- Complete familiarity with savings, checking, and lending policies and guidelines, as well as specific loan programs, qualifications, insurance, etc., to provide full savings and loan services.
- A thorough knowledge of operations to resolve member problems.
- Ability to make decisions, take action, and accept responsibility for results.
- Ability to act appropriately in a business-like manner in any situation.
- Ability to cross-sell and sell Credit Union products and services effectively and accurately.
- Maintains consistent high standards in areas of accuracy, thoroughness, completeness, and neatness of documentation, system input and correspondence.
- Well-developed skills in making sound independent loan decisions. Analytical ability to conduct an analysis of an applicant's credit status and recommend alternatives when appropriate.
- Ability to organize work in order to give prompt attention to member's request, while at the same time meeting deadlines for work processing.
- Demonstrated skills in member-related account transactions. Ability to interpret and explain Credit Union policies and transactions posted to members' accounts.
- Ability to function effectively as a member of a team or on individual tasks and assignments.
- Ability to operate general office machines and equipment such as: typewriter, photocopier, fax machine, computers, and telephones.

WORKING CONDITIONS:

Branch-based with occasional travel to and from potential members within our field of membership. Work conditions include standing, lifting, bending, stooping, and reaching.