

First Community Credit Union

JOB POSTING

POSITION TITLE: Financial Services Officer

POSITION SUMMARY

Provide prudent financial options and solutions for retail relationships with loans and savings products and services in compliance with Credit Union policies and procedures. Respond to member needs for information and assistance with their credit union business and continually focus on delivery of a personable member experience.

ESSENTIAL DUTIES AND RESPONSIBILITIES

1. Enthusiastically support the Credit Union's focus on member sales and service. Establish and build relationships with members, providing advice and financial expertise.
 2. Seek out sales and cross-sell opportunities that will benefit the members in accordance with the Credit Union's program standards. Make referrals to business partners to generate new business and deepen existing relationships based on member needs. Actively participate in member calling activities during special deposit/loan campaigns.
 3. Consistently meet or exceed individual and branch sales goals to support overall Credit Union financial goals.
 4. Serve members in opening new accounts, updating current accounts and closing accounts including but not limited to checking, savings, CDs, IRAs and HSAs. Prepare required documentation ensuring adherence to legal requirements and Credit Union policies and procedures.
 5. Generate retail loans and conduct interviews with existing and prospective members, determine member financing objectives and advise members of product and pricing policies and guidelines. Gather and analyze financial and credit data to make sound and consistent loan decisions on retail loans up to assigned limits or forward loan request to higher levels for decision. Update and validate the accuracy of all data in the loan origination system within specified time frames. Recommend and outline terms of loan and determine collateral needs and payment plan; determine eligibility of loan; and notify members of loan decision. Partner with appropriate resources within the Credit Union to manage on-going communications with members, complete loan documents and disburse loans when approved.
 6. Respond to member in-person and telephone inquiries, requests, and problems, taking ownership to resolve issues within given authority in a timely manner in accordance with member expectations and in compliance with operational and compliance procedures.
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EDUCATIONAL/EXPERIENCE REQUIREMENTS

EDUCATION/CERTIFICATION:

- High school diploma or equivalent required. Associate's degree or related college courses preferred.
- Requires incumbent to be registered in the Nationwide Mortgage Licensing System and Registry.

EXPERIENCE REQUIRED:

- Three years financial institution experience in member service, cash handling, new accounts, lending, collections, processing or operations.
- Strong working knowledge of savings, checking and loan products and services.
- Experience in sales or promoting products and services.
- Solid working knowledge of relevant Credit Union regulations, policies and procedures.