

FIRST COMMUNITY CREDIT UNION

POSITION DESCRIPTION

Title:	Member Service Representative I
Location:	Bismarck, ND
Reports to:	MSR Team Lead
Website:	Go to: www.myfccu.com/careers/, and <u>follow the application instructions.</u>

Position Summary

Provide a variety of member savings, share draft, and credit account transactions, as well as member services such as sales of money orders and cashiers checks. Respond to, and assist with member inquiries in a prompt and professional manner.

Essential Duties/Responsibilities

The following duties are typical for this position, and are not to be construed as exclusive or all-inclusive. Other duties may be required and assigned:

- Enthusiastically support the credit union's focus on member sales and service.
- Actively seek out sales opportunities and cross-sell opportunities and promote credit union products and services based on member needs.
- Consistently meets or exceeds individual goals to support overall credit union financial goals.
- Responsible for comprehensive, prompt, and efficient member transactions.
- Receive share drafts and cash for deposit to accounts, verify amounts, examine share drafts for proper endorsement, and enter deposits into computer system.
- Assist with mail transactions.
- Become familiar with opening and closing accounts.
- Receive loan payments and ensure the payments match balances due.
- Identify the resources for payoff loans.
- May place holds on drafts to assure of proper payment.
- Assist with some certificate of deposit requests.
- Count, check, and package coins and currency.
- Cash share drafts following the prescribed credit union procedures and guidelines.
- Ensure that the teller station is properly stocked with updated forms, supplies, etc.
- Balance cash drawer and compare total amount to computer generated totals. Report any discrepancies to the supervisor.
- Report malfunctions of teller terminals and other equipment used at the teller station.
- Maintain membership and agreement files.
- Mail receipts and checks to members as indicated by policy and procedure.
- Issue negotiable instruments and gift cards.
- Assist members with requests, problems or complaints in person or over the phone and direct them to the proper person for specific information and assistance.

- Assist members with safe deposit boxes.
- Assist members with stop payments.
- Check night depository bags and record proper information.
- Maintain a professional and courteous attitude with all people including fellow employees, members, management staff, board members and outside vendors.
- Maintain ongoing communication with supervisor, informing him/her of all pertinent problems, irregularities, new developments, changes and other important information within area of responsibility.
- Adhere to relevant state and federal regulations including Bank Secrecy Act and Office of Foreign Assets Control rulings.
- Adhere to all FCCU policies and related procedures.
- Ensure all information and transactions regarding members are kept confidential.
- Participate in continuing education as approved by supervisor and attend meetings as required.
- Maintain and follow all safety and security rules of the work area and keep it organized and neat in appearance.
- Protect and respect Credit Union equipment and supplies.
- Report to work at scheduled time and maintain a neat and professional appearance.
- Be a team player. Accept instruction from supervisor, always keeping an open mind.
- Strive to meet organizational goals and objectives as set by management.
- Perform all other duties as assigned.

Basic Qualifications

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.

- High school diploma or equivalent or experience will be considered in lieu of education.
- 3 to 6 months of cash handling experience required.
- Willingness to work with the public and an outgoing disposition.
- Knowledge of or the ability to quickly learn the fundamentals of banking, and basic accounting principles of debits and credits.
- Knowledge of or the ability to quickly learn credit union procedures and regulations
- Ability to perform and understand math calculations including balancing a checkbook.
- Ability to solve routine problems.
- Ability to use a personal computer, calculator, and typewriter.
- Ability to follow oral and written instructions.
- Solid verbal and written communication skills.
- Excellent telephone manners and techniques.
- Ability to organize personal work area.
- Ability to meet deadlines.
- Promptness and regular attendance is necessary to perform the volume of work related to this position.

- Ability to stand or sit for long periods of time, some bending, stooping, and reaching needed.
- Ability to lift up to 40 lbs.

Location and Hours of Work

This position will be based in Bismarck, ND; occasional travel may be required. The hours of this job are standard and related to the needs of the membership and business flow. Core hours are 8:00 – 5:00 Monday through Friday and Saturday morning rotation, however, hours will vary based on hours of operation for the branch.

Compensation

This is a non-exempt, hourly position; compensation will be based upon qualifications and performance relative to pre-established goals and objectives.

The above statements are intended to describe the general nature and level of work being performed by individuals assigned to this job. They are not intended to be construed as an exhausted list of all duties, responsibilities, and skills required of personnel so classified.