

FIRST COMMUNITY CREDIT UNION

POSITION DESCRIPTION

Title:	Member Service Representative
Reports To:	Branch Manager
Positions Supervised:	None
Status:	Full Time, Non-Exempt
Location:	Bismarck Branch Office
Closing Date:	Until Filled
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.

Duties/Responsibilities

The following duties are normal 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.
- Receive all loan payments and ensure the payments match balances due.
- Place holds on drafts for insurance of proper payment.
- Process all 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 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 files and application cards.
- Mail receipts and checks to members as indicated by policy and procedure.

- Assist members with requests, problems or complaints and direct them to the proper person for specific information and assistance.
- Provide information on investment alternatives to members wishing to deposit funds with the credit union.
- Maintain knowledge of all related state and federal regulations
- Cooperate with other department personnel.
- 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.
- Maintain current knowledge of credit union philosophy, plus all services and policies.
- 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, attend meetings as required.
- Follow safety and security rules and regulations.
- Maintain the security of the work area and keep it organized and neat in appearance.
- Protect and respect Credit Union equipment and supplies.
- Report to work at your scheduled time and maintain a neat and professional appearance.
- Be a team player. Accept instruction from others, always keeping an open mind. Strive to meet organizational goals and objectives as set by management.
- Check night depository bags and record proper information.
- Perform duties of drive-up MSR as needed.
- 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.

- Equivalent to a high school diploma, experience will be considered in lieu of formal education.
- Cash handling experience.
- Experience in a position involving extensive public contact/customer service.
- Knowledge of or the ability to quickly learn the fundamentals of banking, and basic bookkeeping principles.
- Knowledge of or the ability to quickly learn credit union procedures and regulations
- Problem solving skills.
- Ability to follow oral and written instructions.
- Ability to use a personal computer, calculator, and typewriter.
- Ability to perform math calculations.

- 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 critical to perform the duties of this position.
- Ability to stand or sit for long periods of time, some bending, stooping, and reaching needed.
- Ability to lift 10 to 30 lbs.
- Regular attendance is necessary to perform the volume of work related to this position.

Location and Hours of Work

This position will be based in a branch office; occasional travel throughout North Dakota may be required. The hours of this job are standard, and related to the needs of the membership and business flow. General hours are 8:00 – 5:00 Monday through Friday, and Saturdays mornings are routinely required.

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 people assigned to this job. They are not intended to be construed as an exhausted list of all duties, responsibilities, and skill required of personnel so classified.