

ST. LOUIS COMMUNITY CREDIT UNION

Position Description

POSITION TITLE: Member Service Representative/Community Outreach

STATUS: Non-exempt

DEPARTMENT: Operations

Reporting Relationships

Position Reports To: Branch Manager

POSITION SUPERVISED: None

JOB SUMMARY:

Provide an environment of excellence for our members, our employees and our community. Build and maintain strong member relationships through the use of member service and selling skills. Receive and process membership, loan and checking applications, open new services, complete routine teller transactions and counsel members on other financial services.

ESSENTIAL FUNCTIONS

1. Build and maintain strong member relationships through the use of member service and selling skills.
2. Determine member needs, educate on appropriate products or services (i.e., shares, checking, certificates, IRA's, loans, ATM/Debit cards, Virtual branch, Internet banking, audio response etc.): to meet those needs and counsel members on benefits of credit union products and services.
3. Answer incoming calls in a professional manner to determine member needs and insure cross-selling over the phone.
4. Complete loan processing, prepare loan files and if authorized, underwrite loans pending for decisions.

5. Cross-sell additional products and services at every opportunity.
6. Overcome member objections when necessary and close the sale.
7. When disbursing funds for a loan, ensure that the member is familiar with all terms, conditions, and collateral held on the note and disclosure.
8. Maintain the members self esteem when declining a members loan request and cross-sell services that will meet the members needs.
9. Continuously look for opportunities to assist fellow employees to enhance their ability to meet members needs, and help train.
10. Recommend changes to policies and procedures to a Branch Manager/AVP of Branch Operations to ensure superior member service and efficiency of operations is maintained.
11. Keep all members and credit union business strictly confidential.
12. Understand and comply with all state and federal regulations and laws. Ensure compliance with all governing regulations especially the Bank Secrecy Act requirements. Bank Secrecy Act knowledge will be determined by the employee's position and responsibility.
13. Make referrals to Kingdom House's Financial Stability program staff for one-on-one coaching opportunities and promote financial education classes and events by posting and distributing fliers, and encouraging members to attend.
14. Provide account services at special events (approximately 4-6 per year.)
15. Work collaboratively with the Financial Stability program's Financial Social Workers to provide short group tutorials/workshops (approximately 12 per year) to guide participants through common banking practices in Spanish, such as, Online Banking, check writing, Coverdell savings accounts, etc.
16. Make referrals to other financial institutions where appropriate, especially Carrollton Bank, to help participants navigate the financial landscape.

Each employee of St. Louis Community will be held to and accountable for each of the areas outlined in our **"ACTION"** plan listed below:

Accountable

- Reliable: ready to work at scheduled times
- DWYSYWD: do what you say you will do
- Responsible: perform job duties accurately, on time and within budget; don't pass the buck when something goes wrong
- Resourceful: run it like you own it (use CU resources wisely)
- Avoiding actions that warrant a write-up

Compliant

- Adhere to all Credit Union policies and procedures
- Having a strong attention to detail to avoid repeated errors and errors due to blatant negligence.

Teammate

- Supportive: help your co-workers succeed
- Cooperative: work together, not in isolation (together, everyone achieves more)
- Golden Rule: treat others the way you want to be treated
- Attitude: help create a friendly and positive atmosphere wherever you are
- Having no negative internal survey reports

Informed

- Develop adequate product knowledge and skill set proficiency
- Continued self development via online courses, meeting participation and other development

On Brand

- Brand Promise: deliver on each of our 12 Brand Elements whenever you come in contact with a member (treat co-workers, business partners, etc. the same way you treat members)
- Appearance: strictly adhere to the dress code policy; ensure good personal hygiene that is not personally offensive to others; keep workplace clean as outlined in C.O.S.T.
- Behavior: follow the standards outlined in the "Earning Respect" handbook
- Quality: follow the standards outlined in the "Earning Excellence" handbook

Noble

- Purpose: we are here to help members increase their standard of living and better their lifestyle
- Integrity: go about your job the SLCCU way, with honesty, dignity and humility as outlined in the SLCCU code of ethics

ADDITIONAL RESPONSIBILITIES:

1. Provide assistance to fellow employees to enhance their ability to provide continuous, quality member service.
2. Provide training and assistance to other Member Service Representatives.

3. Keep work area clean and free of clutter or waste to project a professional appearance.
 4. Complete special projects and miscellaneous assignments or functions as required and/or assigned.
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QUALIFICATIONS:

1. High School diploma and at least one year of experience in Credit Unions or other Financial institutions is helpful; should have a working knowledge of credit union consumer lending policy.
2. Must have basic reasoning and problem solving skills.
3. Ability to take responsibility for continuous member service and participate in a team effort to provide efficient service and meet member needs.
4. Must be able to work with minimal supervision and be flexible and dependable with a professional appearance.
5. Must be accurate and detail oriented, knowledgeable about computer systems as it relates to loans, new accounts, and general credit union inquiries.
6. Must have exceptional interpersonal relationship skills; be clear and concise in oral/written communication.
7. Must be enthusiastic, self-motivated, team player and member service oriented in attitude and performance and amiable personality.
8. Must be fluent in Spanish and English in reading, writing and speaking. Must be culturally competent to serve both Spanish and English-speaking communities.

PHYSICAL REQUIREMENTS:

The physical requirements 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 regularly required to do data entry, stand/walk, bend/stoop/crouch, kneel/push/bend, talk and/or hear. The employee must occasionally lift and/or carry up to 30 pounds. The employee must occasionally drive from his or her home office to different branches.