

# WESTBY CO-OP CREDIT UNION

**POSITION:** Member Service Representative (I, II, and III)

**STATUS:** Non-exempt

**REPORTS TO:** Member Service Representative Supervisor

**DATE:** November 2017

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**Position Summary:** Serves as the primary contact of our organization to serve member requests related to their daily financial needs. Depending on level of responsibility, performs a wide variety of duties related to all phases of products, services and policies as embodied by Westby Co-op Credit Union. These are done in accordance with Westby Co-op Credit Union procedures.

## **Member Service Representative I**

- Perform Member Service Representative duties including but not limited to handling currency, basic deposits, withdrawals and payments, issuance of negotiable instruments and cash advances.
- Adheres to all balancing, cash, check-cashing and related policies or procedures.
- Executes check negotiation procedures to ensure foreign and onus checks are processed for payment
- Performs inquiries and generates statements for members to assist with financial information questions
- Complies with Bank Secrecy Act legislation and requirements
- Demonstrates a helpful, polite, friendly attitude along with providing exceptional member service.
- Educates members on products, services, fees and policies regarding their financial information.
- Maintains the integrity of our confidentiality policy at all times including maintaining a neat work area so confidential information is not compromised.
- Works with others in their department to maintain, organize and revise member financial information.
- Properly enter information into the computer program(s) regarding transactions, holds, statements, account updates, order requests and other related transactions.
- Maintain an expansive, up-to-date knowledge of products, services, fee and regulations to accurately and efficiently assist members and co-workers.

## **Member Service Representative II**

In addition to responsibilities of a Member Service Representative I position, MSR II are also responsible for:

- Maintenance of ATM machine in designated office
- Process requests for members who order checks
- Scan account information into computer system
- Update and maintain notes on membership accounts
- Add savings accounts for existing personal members who make the request
- Prepare gift cards for members who purchase them
- Make contributions to HSA and IRA accounts
- Redeem savings bonds
- Complete and maintenance stop payment requests from members
- Prepare counter checks
- Assist members with access to their safe deposit box
- Assist with the initial request for members who want to complete a wire transaction

### **Member Service Representative III**

In addition to responsibilities of a Member Service Representative II position, MSR III are also responsible for:

- Maintenance address and name changes on the various software programs
- Open new accounts for individuals and entities interested in becoming a WCCU member
- Open all types of accounts offered at WCCU for our membership
- Specialize in and serve as a resource for “specialized” accounts
- Perform opening, contribution and withdrawal transactions on IRA and HSA accounts
- Remove or add joint owners to membership accounts
- Complete Red Flag folders for members who are victims of identity theft.
- Open and assign safe deposit boxes for members who wish to rent them
- Serve as a Membership Officer who will review, maintenance, and complete files for all types of membership accounts
- Troubleshoot basic debit and credit card issues for members as requested

### **Work Relationships:**

Reports directly to the Member Service Representative Supervisor for the respective branch. Employee works directly with members, supervisors and other Member Service Representatives at WCCU. Also confers with the Corporate Member Service Manager & Compliance Officer as a resource on policy and procedure. Will also work with almost all employees at WCCU on an occasional basis.

### **Performance Dimensions:**

- Provide outstanding service to members and thoroughly understand relevant issues and the administrative processes involved in choosing a proper course of action.
- Ability to attend to numerous details with frequent interruptions under the stress of maintaining courteous, effective, and timely relations with a variety of individuals and personalities.
- Promotes quality, accuracy, timeliness, reliability, and thoroughness of work performed.
- Is punctual, flexible, reliable, and demonstrates a friendly and helpful attitude.
- Serve as a Mentor and Resource Person to other MSR staff all to better serve Members.
- Possess ability to gain the trust and respect of management, employees, and outside business contacts while maintaining a positive, professional working relationship.
- Enhances job growth through continuing education, as required or necessary.

### **Knowledge, Skills and Abilities Required:**

***Education/Experience Requirements:*** Previous financial and cash handling experience desired. Financial post-secondary education preferred.

### ***Skills and Abilities:***

- Excellent communications skills and proven effectiveness when working with members and staff. Also work in a courteous, respectful and efficient manner.
- Proficient operation of a variety of general office equipment such as PC, software applications, typewriter, copier, calculator, telephone, copy machine, fax machine and other similar devices or programs related to the position.
- Ability to present ideas, report facts and other information clearly and concisely.
- Comprehend consequences of various situations and refer them to the appropriate staff for resolution.
- Manage personal work flow, process transactions correctly and meet deadlines by being organized, detailed and task-oriented.
- Ability to meet attendance standards and work overtime hours as requested and approved.
- Ability to count, add, subtract, multiply and divide accurately along with any other mathematical necessity.

- Ability to understand and follow safety/security practices.

**Working Conditions:**

**Job Conditions/Work Location:** Work is performed in an office environment. Hours of work will be during regular business hours; up to- not to exceed 40 hours per week. There will be some variation in work hours due to hours of operation, scheduling for early/ late shifts, special projects, meetings, and other concerns. Occasional out-of-town and overnight business travel may be required for education, by air and/or auto.

**Hazards:** No known hazards; general office setting. In the course of working with members, the employee may encounter abusive, aggressive or unpredicted threatening behavior. Observe safety and security practices at all times.

**Physical Requirements:** Ability to stand for extended periods of time, sitting, walking, climbing, bending, stooping, lifting and carrying of light materials in addition to currency. Also will access files (some standing, walking, climbing, bending, stooping, lifting and carrying of light materials is required). Frequent mental and visual concentration required for computer usage.

**Acknowledgment:** This job description describes the general nature and level of work performed by the employee assigned to this position. It does not state or imply that these are the only duties and responsibilities assigned to the job. The employee may be required to perform other job-related duties as requested by other Management staff. All requirements are subject to change over time and to possible modifications to reasonably accommodate individuals with a disability.

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Received by Employee

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Date