

# WESTBY CO-OP CREDIT UNION

**POSITION:** Member Relations Specialist

**STATUS:** Non-exempt

**REPORTS TO:** Branch Manager

**DATE:** September 2019

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**Position Summary:** This position will serve as the primary contact of our credit union. We will serve member requests related to their daily share as well as loan account financial needs. Perform a wide variety of duties related to deposit accounts; as well as solicitation and coordination of credit to our members. Provide members with products or services that are associated with their needs. All transactions must be done in accordance with Westby Co-op Credit Union policies & procedures.

## **Principal Duties and Responsibilities Relating to Share Accounts:**

- Perform Member Service Representative duties including but not limited to handling currency, basic deposits, withdrawals, 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 accurately for payment.
- Performs inquiries and generates statements for members to assist with financial information questions.
- Open all types of accounts for individuals and entities interested in becoming a WCCU member. Remove/add joint owners as needed.
- Specialize in and serve as a resource for “specialized” accounts.
- Perform opening, contribution, and withdrawal transactions on IRA and HSA accounts.
- Complete Red Flag folders for members who are victims of identity theft.
- Serve as a Membership Officer who will review, maintenance, and complete files for all types of membership accounts.
- 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, fees, and regulations to accurately and efficiently assist members and co-workers.
- Educates members on products, services, fees, and policies regarding their financial information.
- Maintenance of ATM machine.
- Process check order requests for members.
- Update and maintain notes on membership accounts.
- Prepare gift cards for members.
- Redeem savings bonds.
- Complete and maintenance stop payment requests from members.
- Prepare counter checks.
- Assist with the initial request for members who want to complete a wire transaction.
- Maintenance address and name changes on the various software programs.
- Complies with Bank Secrecy Act legislation and requirements.
- Demonstrates a helpful, polite, friendly attitude along with providing exceptional member service.
- 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 the department to maintain, organize, and revise member financial information.
- Scan account information into computer system.
- Troubleshoot basic debit and credit card issues for members as requested.

## **Principal Duties and Responsibilities Relating to Consumer Lending:**

- Meets with members to begin the loan process to gather background information on loan applicants by interviewing and obtaining credit bureau reports and other required documentation.
- Offers ancillary products such as Payment Protection, GAP coverage, Mechanical Breakdown.
- Expedite the loan request with a Consumer Loan Officer.
- Explains decision to members and outlines terms, fees, and conditions of the loan.
- Witness member's signature on loan documents.
- Maintains orderly files on each account with complete and accurate detailing of all correspondence.
- Keeps abreast of changes in consumer lending trends as they apply.

## **Work Relationships:**

Reports directly to the Branch Manager. The Member Relation Specialist works directly with members, supervisors, and all other employees at WCCU. Confers with the Corporate Member Service Manager & Compliance Officer as a resource on policy and procedure.

## **Performance Dimensions:**

- Demonstrates a helpful, polite, friendly attitude along with providing exceptional member service.
- Provide outstanding service to members and thoroughly understand relevant issues 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 Member Service Representative 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.
- Other job-related duties as may be necessary to carry out the responsibilities of this position.

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

***Education/Experience Requirements:*** Previous financial and cash handling experience desired. Knowledge of the consumer loan policies, credit granting criteria, interest rates & how they are computed, and required documentation needed. Knowledge of interviewing skills/techniques along with financial post-secondary education preferred. Sales experience helpful.

## ***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, 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.
- 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