

Title: Financial Service Representative I
Reports To: Financial Service supervisor
Supervises: None
Status: Full-time, non-exempt

Accountabilities

Serve as a liaison between the member and the Credit Union. Provides account information, interviews, and opens new accounts for members. Facilitate members in a professional manner, while providing a variety of transaction services to the member including loan processing, closing, and disbursal. Heavy emphasis on consultative sales of Credit Union products and services.

Requirements

Must have a high school diploma, or G.E.D. and six months retail experience. Must have experience with keyboarding and personal computer. Must have excellent communication and sales skills.

Duties and Responsibilities

1. Represent the Credit Union to members in a courteous and professional manner and provide prompt, efficient, and accurate service in the processing of transactions.
2. Respond to member's request, problems, and concerns.
3. Open new accounts, and service existing accounts. Set up new account files, and provide members with all necessary information for membership.
4. Handle requests from members for transfers of shares to loan payments, share withdrawals, check request, line of credit advances, and any other requests received from members.
5. Interview loan applicants and assist with the loan application process.
6. Pull credit reports, verifying debts.
7. Compute monthly payment for the loan request.
8. Determine collateral values.
9. Present application and supporting information to Financial Service Officer, for approval or denial.
10. Complete loan documentation and disburse approved loans.

11. Notify member of reason(s) for denial and prepare adverse action form.
12. Complete documentation to perfect lien on collateral.
13. Assist members, and employees, with questions regarding lending products and services.
14. Sell Credit Union products and services based on member needs that are obtained from interviews.
15. Provide information on investment options to members wishing to deposit funds with the Credit Union.
16. Research accounts for deposit, withdrawal, and loan payment discrepancies.
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17. Assist members in balancing their accounts.
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18. Assist members in opening certificates of deposit and individual retirement accounts.
19. Maintain knowledge of all Credit Union policies/procedures and state/federal regulations applicable to your department.
20. Comply with all OFAC, Bank Secrecy Act and money laundering regulations.
21. Will perform other duties as assigned.

Physical Requirements

This position may require sitting at a desk for up to 80% of the time. Periodically, heavy office supplies must be lifted and carried. Must be able to maneuver in a tight space, such as storeroom, workroom and file room. Must be able to speak, hear, use hands, walk, lift, bend, stand and sit.