



JOB DESCRIPTION	
Member Relationship Services Specialist	
Department	Member Services Branch
Reports to	Manager, Member Services, may receive direction from the Member Services Supervisor, AVP Member Services Branches, Consumer Loan Services Manager, and AVP Loan Administration Manager.
Supervises	N/A
Pay Grade	Non-Exempt Grade 10

Job Summary

Under general supervision, performs all duties and functions of a Member Services Representative, New Accounts and Consumer Loan Services Representative. Establishes new member accounts and account maintenance for existing members and performs basic loan processing while actively cross-serving credit union products and services. Is thoroughly trained and knowledgeable in all credit union products and services and is able to explain and cross-serve them to members and potential members. This is a senior level position requiring demonstrated knowledge and proficiency.

Essential Functions

- Performs Member Services duties and is able to perform some of the functions of a Member Services Representative (I), Member Services Representative (II), Sr. Member Services Representative, New Accounts and Sr. Consumer Loan Services Specialist:
 - With tact and professionalism, handles and resolves member complaints, problems, and answers questions.
 - Assist with beginning and end-of-day reports and procedures. May open or close the office as required.
 - Ability to establish and process basic new member accounts, prepare required paperwork, and perform other new accounts duties as required.
 - Assist in safe deposit accounts, open and close safe deposit boxes, where applicable.
 - Assume some leadership and MSR training responsibilities as directed by MSB manager and/or supervisor.
 - In a courteous, professional manner, assist members with financial transactions.
 - Service member accounts.
 - Assist members with initial fraud discussion and associated account maintenance.

- Disburse funds by cash, check, or transfer. Accept deposits or payments and enter each transaction into the credit union's data processing system.
- Sell negotiable items such as cashier's checks, and pre-paid cards etc.
- Accept and process financial service request forms to include wire transfers, automatic transfers, check reorders, etc.
- Accurately balance cash, cash items, and general ledger entries at the end of each business day.
- Admit, with proper identification, access to safe deposit boxes, where applicable.
- Under dual control, process and document ATM deposits, merchant bags, and night depository.
- Follow security procedures for member services area, including cash drawer limits and robbery procedures.
- Is familiar with credit union policies, procedures, products, and services and is able to answer member questions and make referrals, as needed.
- Cross-service credit union products and services.
- Itemize and balance checks.
- Spends majority of time opening and servicing accounts, including complex requests such as IRAs, trusts, estate, and business accounts.
- Has thorough knowledge of the financial services offered by the credit union and cross-services companion products/services as needed.
- Maintain accurate files on member accounts and/or loan files as required.
- Establishes and/or retrieves loan files, obtains credit reports, and verifies employment with the capability of approving loans within established limits and authority.
- Types loan documents, prepares notices, produces and processes reports.
- Calculates loan payments and prepares loan documents in accordance with instructions and policy.
- Enters loan information into the computer system and orders payment coupons.
- Assembles loan files and monitors the receipt of all documents.
- Disburses loans for Consumer Loan Services staff.
- Verifies accuracy of documents and completeness of files.
- May serve as a backup for other employees within the department.
- Has thorough knowledge of the financial services offered by the credit union and cross-services more complex products/services.
- Assume leadership and scheduling responsibilities as needed.
- May perform basic supervision functions for up to 50% of scheduled time depending on MSB size and needs, as required.
- Must work harmoniously with other employee.

- Maintains accurate files on member accounts and loan files as required.
- Performs other duties as assigned.

Required Knowledge, Skills, and Abilities

- Must have some knowledge of Member Services and Consumer Loan Services functions and processes.
- Must work harmoniously with other employees.
- Must be well versed in credit union products and services and able to cross-serve them. Must be trained in safe deposit, new accounts, and loan processing.
- Actively practices the behaviors required by the credit union's guidelines for Member Service in all interactions with members and staff.
- Maintain excellent member relations, provides services, and cross-serves credit union products.
- Preserves member confidentiality.
- Understand and respond to complex verbal and written communications.
- Communicate in a clear and concise manner both verbally and in writing.
- With accuracy, enter data using the keyboard and computer terminal to record member transactions.
- Count and disburse bills, change, etc.
- Read signatures, signature cards, checks, vouchers, deposit slips, manuals, etc.
- Reconcile and balance financial instruments.
- Work independently and problem solve effectively.
- Multi-tasking required as well as the ability to produce accurate documentation.

Education and Experience

- High school graduate or equivalent.
- Minimum of two years combined of Member Services and Consumer Loan Services experience at Coast Central Credit Union, or a combination of at least one year of Member Services and Consumer Loan Services at Coast Central Credit Union and one or more years' experience with another financial institution required.

Additional Requirements

- Incumbent must be bondable.

Physical Demands

This is a moderately sedentary office classification although standing and walking between work areas is required. Individual(s) in this class must possess the mobility to work in a standard office setting and use standard office equipment, including a computer; visual acuity to read printed materials and a computer screen; and hearing and speech to communicate in person, before groups, and over the telephone. Finger dexterity is needed to access, enter, and retrieve data using a computer keyboard or calculator at a reasonable speed, and to operate standard office equipment. Person(s) in this classification occasionally bends, stoops, kneels, reaches, climbs, and walks; and pushes and pulls drawers open and closed to retrieve and file information. Employee must possess the ability to lift, carry, push, and pull materials and objects weighing up to 10 pounds regularly, and up to 50 pounds occasionally. Works in an office environment with moderate noise levels.