

TITLE: **Member Services Representative II New Accounts**

REPORTS TO: Manager, Member Services and Member Services Supervisor.
May receive direction from AVP, Member Service Branches

SUPERVISES: May provide leadership to Member Services staff

SUMMARY: Under general supervision, performs all the duties and functions of a Member Services Representative (I) and establishes new member accounts and/or performs basic loan processing while actively cross-servicing credit union products and services. Assists with opening and closing procedures. Has demonstrated knowledge of credit union products and services and the ability to explain and cross-service them to members and potential members. This is an intermediate level Member Services position requiring aptitude and knowledge in a variety of operational functions.

ESSENTIAL FUNCTIONS:

- Assist with beginning and end-of-day reports and procedures. May open or close office as required.
- On a daily basis, establish and process new member accounts, prepare required paperwork, and perform other new accounts duties as required.
- May process loan applications and provide clerical support to Member Loan Services staff 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.
- Perform Member Services duties and is able to perform all the functions of a Member Services Representative (I):
 - *In a courteous, professional manner, assist members with financial transactions.*
 - *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, wire transfers, pre-paid cards etc.*
- *Accept and process financial service request forms to include 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.*
- *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, 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 by batch.*
- Must work harmoniously with other employees.
- Perform other duties as assigned.

PRINCIPAL RESONSIBILITIES:

- Actively practice the behaviors required by the credit union's guidelines for Quality Service in all interactions with members and staff.
- Maintain excellent member relations, provide services, and cross-service credit union products.
- Preserve member confidentiality.
- Understand and respond to complex verbal and written communications.
- Count and disburse bills, change, etc.
- With accuracy, enter data using the keyboard and computer terminal to record member transactions.
- Read signatures, signature cards, checks, vouchers, deposit slips, manuals, etc.

- Use a 10-key adding machine daily and operate a variety of office equipment.
- Reconcile and balance financial instruments.
- Lift, carry, and store change and supplies weighing up to 50 lbs.
- Load, unload, and repair machinery requiring fine motor and physical dexterity.
- Must remain seated and/or standing for prolonged periods of time. Cannot leave station while performing job duties.

REQUIRED KNOWLEDGE:

Must have basic new accounts, loan processing, and/or safe deposit skills or experience as well as a thorough knowledge of Member Services duties including the ability to assist members with problems and cross-service products and services, down-time procedures, the computer system, credit union practices and products, and have assisted in opening and closing procedures, including end-of-day reports.

EXPERIENCE:

A minimum of one year full time Member Services experience at Coast Central Credit Union or two or more years with another financial institution.

EDUCATION:

High school graduate or equivalent.