

## POSITION DESCRIPTION

### **CCCU MISSION STATEMENT**

**Our mission is to partner with members and ministries to help them become better stewards and achieve their financial goals.**

### **VISION STATEMENT**

**Making a positive difference.**

|                        |  |
|------------------------|--|
| <b>CLASSIFICATION:</b> | <b>MEMBER SERVICE REPRESENTATIVE II</b>  |
| <b>FLSA STATUS:</b>    | <b>NON-EXEMPT</b>  |
| <b>REPORTS TO:</b>     | <b>MEMBER SERVICE MANAGER – MEMBER CARE<br/>ASSISTANT VICE PRESIDENT, MEMBER SERVICE</b>   |
| <b>DEPARTMENT:</b>     | <b>MEMBER SERVICE</b>  |
| <b>LOCATION:</b>       | <b>MEMBER CARE CENTER - COVINA</b>   |
| <b>HOURS:</b>          | <b>MONDAY–THURSDAY, 8:00am to 5:30pm; FRIDAY, 8:00am to 6:00pm<br/>SATURDAY (occasional), 8:30am to 1:30pm (40 hours per week)<br/>Management reserves the right to modify the work schedule as necessary.</b> |

#### **GENERAL RESPONSIBILITIES:**

The primary responsibility of this position is to assist Christian Community Credit Union to live out its Mission and Vision daily, in every member and/or staff interaction. This position is responsible for providing outstanding service in every service interaction. A key element of this outstanding service is to identify the needs of our members and recommend an appropriate solution that will help them become better stewards and achieve their financial goals.

Cultivate and retain member accounts by determining the nature and extent of each member's financial service needs and make them aware of additional services and accounts available; give each member the best possible service; actively sell and promote the Credit Union's full line of investments and financial services in person, over the phone and in writing.

Employee is empowered to meet member needs and resolve disputes at the initial point of contact in as quick a manner as possible, using any appropriate measure available within the scope of his/her abilities and pre-approved guidelines.

#### **PRINCIPAL ACCOUNTABILITIES:**

- Proactively educate members on CCCU products and services using product knowledge and rapport dialogue
- Effectively communicate how the available account types benefit members/applicants and assist them in the selection of the most appropriate one for their needs
- Recognize and generate cross-sell opportunities for Credit Union growth and retention
- Provide quality member service via mail, phone, email, Live Chat, fax and other channels
- Communicate efficiently with members and potential members through Live Chat and various channels
- Assist members with monetary and non-monetary transactions such as inquiries, transfers, check withdrawals, loans, stop payments, member account changes, etc.
- Enhance the organization's reputation by accepting ownership for accomplishing new and different requests
- Establish new memberships and additional services by creating account records over the phone
- Promote team participation on a departmental and organizational level

- Process loan pre-approvals over the phone
- Resolve problems by clarifying issues; researching and exploring answers and alternative solutions
- Perform outbound calling to increase banking relationships and meet members' financial needs
- Balance daily work and maintain fee reversal limits
- Delegate after-hours TMC escalated calls
- Assist peer MSR's with problem solving and troubleshooting for the members due to expanded knowledge of Credit Union functions
- Assist with monitoring newly hired representatives
- Perform additional tasks when needed
- Be flexible to travel between branches to accommodate coverage needs when necessary
- Comply with all regulatory requirements for financial institutions, including but not limited to Bank Secrecy Act, Anti-Money Laundering, USA Patriot Act, OFAC & Fair Lending Regulations
- Apply knowledge and comply with all Credit Union systems, bylaws, policies and procedures
- Responsible for knowledge of Reg CC and Reg D
- Deliver outstanding service that meets the expectations of our Service Promises. We promise to:
  - Honor God in how we serve you.
  - Exceed your expectations.
  - Appreciate our partnership.
  - Recognize your needs and recommend the best possible solution.
  - Treat your requests in a timely and confidential manner.
- Demonstrate enthusiastic support of corporate mission, core values and long-term objectives
- Meet or exceed the standard score on the annual product knowledge certification
- Meet or exceed referral, sales and service goals established by the Credit Union
- Perform other related duties as assigned

**REQUIREMENTS:**

High School Diploma or equivalent required

Minimum three years of banking experience required

Minimum two years of experience dealing with the public in a call center environment required

Cross-selling experience required

Knowledge of word processing (Word preferred) and spreadsheets (Excel preferred)

Bilingual (English/Spanish) skills preferred

Knowledge of accounting principles preferred

Ability to work under pressure in a fast-paced environment

Ability to follow through on members' requests

Completion and passing of in-house training/testing and certification for current position

Ability to deal effectively with multiple tasks and interruptions

Good organization skills and attention to detail

Ability to work on computers

Ability to work with supervision and follow instructions

Good telephone techniques

Excellent verbal and written communication skills

Good math aptitude

Typing at 25 wpm

Reliable transportation, valid driver's license, and current car insurance required (when driving for Credit Union business)

Ability to exercise confidentiality

Regular attendance and punctuality

Ability to work as part of a team

Professional appearance

Ability to lift 25 lbs.

English literacy

**This job description is to be used as an employee guideline. Management reserves the right to amend this job description if necessary.**

Classification Specification for:

**Member Service Representative II, MCC**

**Physical Requirements** - The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

| <b>While performing the essential functions of this job, the employee:</b> | <b>Occasionally<br/>(up to 3 hours per work day)</b> | <b>Frequently<br/>(3 - 6 hours per work day)</b> | <b>Regularly<br/>(more than 6 hours per work day)</b> |
|--|--|--|---|
| Sits   |  |  | X   |
| Stands   | X  |  |   |
| Walks  | X  |  |   |
| Bends neck or waist  |  |  | X   |
| Twists neck or waist   |  |  | X   |
| Stoops or kneels   | X  |  |   |
| Uses hands to finger, handle or grasp                                      |  |  | X   |
| Repetitively uses fingers  |  |  | X   |
| Reaches, pulls or pushes below shoulder level                              |  | X  |   |
| Reaches, pulls or pushes above shoulder level                              |  | X  |   |
| Lifts and carries  | Up to 25 lbs.  |  |   |
| Talks  |  |  | X   |
| Hears  |  |  | X   |
| Sees   |  |  | X   |
| Drives a vehicle   | N/A  |  |   |

**Work Environment** - The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

| <b>Working Condition:</b> | <b>Description:</b> |
|---------------------------|---------------------|
| Mobility                  | Moderate            |
| Noise Level               | Moderate            |
| Hazardous                 | Minimal             |

**Acknowledgment**

I certify that I received a copy of this Classification Specification and I have read and understand what is required of me to meet the performance standards of the job.

|                                 |              |
|---------------------------------|--------------|
| <b>Signature:</b>               | <b>Date:</b> |
| <b>Name (Printed or Typed):</b> |              |