

## 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.**

**CLASSIFICATION: MEMBER SERVICE REPRESENTATIVE I**

**FLSA STATUS: NON-EXEMPT**

**REPORTS TO: MANAGER OF BRANCHES  
VICE PRESIDENT, MEMBER SERVICE**

**DEPARTMENT: MEMBER SERVICE – NEW ACCOUNTS**

**LOCATION: COVINA**

**HOURS: MONDAY - THURSDAY, 8:00am to 6:00pm; FRIDAY, 8:30am to 6:30pm;  
SATURDAY (rotating), 8:45am to 1:30pm (Flexible 40 hours per week)  
Management reserves the right to modify the work schedule as necessary.**

#### **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
- Be aware of visitors entering the Credit Union; notify management if anything suspicious is observed or occurs, and implement proper security procedures, when necessary
- Ensure members in the lobby receive prompt attention
- Provide quality member service via mail, phone, email, fax and other channels
- Responsible for in-person contact with members regarding member-service related questions
- Represent Christian Community Credit Union with a professional image

- Provide quality member service by staying current on all Credit Union services and products
- Perform the following related tasks:
  - Process new accounts, account closures, certificate of deposit renewals and other account maintenance requests
  - Open, close and service maintenance of IRA's
  - Process deceased member accounts
  - Process Trust Accounts, Trust Account conversions, Estate Accounts, Representative Payee accounts, Conservator accounts, and Power of Attorney Requests
  - Assist members in completing loan applications, general loan inquiries, and provide loan-related information
  - Process ATM/VISA Check Card requests for new cards, replacements and deletions
  - Process ownership changes, deletions, and additions to existing accounts
  - Assist members with wire transfer requests, stop payments, reconciling their checkbook, or general account inquires
  - Balance daily work and maintain fee reversal limits
  - Prepare and accept account deposits, and process funds transfers
- Perform the role of Teller as needed
- Rotate working on Saturdays
- Be flexible as work hours could be changed as necessary to meet the needs of the Credit Union
- Be flexible to travel between branches to accommodate coverage needs when necessary
- Deliver outstanding service that meets the expectations of our Service Promises. We promise to:
  - **H**onor God in how we serve you.
  - **E**xceed your expectations.
  - **A**ppreciate our partnership.
  - **R**ecognize your needs and recommend the best possible solution.
  - **T**reat 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
- Apply knowledge and comply with all Credit Union systems, bylaws, policies, and procedures
- Responsible for knowledge of Reg CC and Reg D
- 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
- Perform other related duties as assigned

**REQUIREMENTS:**

High School Diploma or equivalent required

Minimum two years of customer service experience required

Cross-selling experience required

PC/Windows-based software experience required, with proficiency in word processing (Word preferred) and spreadsheets (Excel preferred)

Minimum one year of banking experience preferred

Credit union knowledge preferred

IRA knowledge preferred

Bilingual skills (English/Spanish) preferred

Ability to exercise discretion and independent judgment in making decisions and interact effectively and positively with all levels of personnel

Ability to display an energetic outlook daily, representing the desired company image

Excellent interpersonal skills: courtesy, tact and diplomacy; personal contact with others inside and/or outside the organization generally giving or obtaining information

Ability to deal effectively with multiple tasks and interruptions

Flexibility in adapting to changing conditions and schedules

Ability to sit and/or stand at a desk for extended periods of time

Ability to follow instructions and give direction with confidence

Good organizational skills and attention to detail

Ability to demonstrate reasoning and analytical skills  
Ability to embrace departmental/organizational changes  
Willingness to be cross trained as needed  
Reliable transportation, valid driver's license, and current car insurance (when driving for Credit Union business)  
Ability to prioritize, effectively manage time and work under pressure in a fast-paced environment  
Ability to communicate effectively in both verbal and written formats with individuals  
Good telephone techniques: strong, confident, friendly voice with good diction  
Good research, editing & proofreading skills  
Good math aptitude  
Accurate typing at 40wpm  
10-key by touch at 18 kpm  
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 I, Covina**

**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 (up to 3 hours per work day)</b>	<b>Frequently (3 - 6 hours per work day)</b>	<b>Regularly (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	X		

**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	High
Noise Level	Minimal
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>	