

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 II

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. This position is responsible for disseminating workflow and maintaining records.

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:

- Provide quality member service by staying current on all Credit Union services and products
- 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
- 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
- Assist with complex inquiries and problem resolution
- 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
- Assist international members with new account processing, maintenance inquiries, general servicing, and escalated needs
- Open CCM and LMO memberships
- Process new corporate accounts, account closures, certificate of deposit renewals and other account maintenance requests
- Assist staff with any member-service related questions
- 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:
 - 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
- 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
- Perform other related duties as assigned

REQUIREMENTS:

High School Diploma or equivalent required

Minimum two years of banking experience required

Minimum two years of experience in dealing with the public in a customer service capacity required

Cross-selling experience required

IRA knowledge required

Initiative, judgment, and tact in dealing with customer/employee problems required

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

Advanced credit union knowledge preferred

Episys, Synergy, and Synapsys experience preferred

Bilingual preferred (Spanish & English)

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

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

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 follow-through on members' requests
Ability to embrace departmental/organizational changes
Willingness to be cross trained as required
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 18kpm
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, 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.

While performing the essential functions of this job, the employee:	Occasionally (up to 3 hours per work day)	Frequently (3 - 6 hours per work day)	Regularly (more than 6 hours per work day)
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.

Working Condition:	Description:
Mobility	Minimal
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.

Signature:	Date:
Name (Printed or Typed):	