



Business Member Specialist - Position Description

Reports to:	VP of Member Services	FLSA:	Salary – Exempt
Location:	Main Branch	Status:	Full-Time
Reviewed:	5/16 (GV. Babilon)	Created:	5/16
Supervises:	N/A		

POSITION SUMMARY

This position is responsible for selling business products and services to business establishments or individuals at sales office, store, showroom, or member's place of business. Work in this position requires training branch staff on how to recognize business opportunities and coaching on perspective leads. This position will engage the community to offer business solutions, build business brand, and build a foundation for the business market. Work in this position requires monitoring all business activity in the branches to ensure compliance with credit union standards, policies, procedures and all governmental regulations. Provide consistent, exceptional service to internal and external members. Situations can move quickly from low stress to high stress and can allow for putting in some flexible hours. These work hours include weekends & holidays.

ESSENTIAL FUNCTIONS

- Knowledgeable about credit union products, services and the organization
- Ability to follow TOPCU policies and procedures and know the laws, rules and regulations regarding all forms of business accounts and business lending
- Work with the VP of Member Services in providing direction and training to staff with emphasis on extraordinary member service for business members
- Primary contact for branch personnel for all business service documentation or other commercial account questions
- Facilitate the pre and post- closing process of commercial loans
- Responsible for monthly reporting and processing on all business accounts and loans
- Utilize referral networks and centers of influence to identify and pursue potential new clients, looking for ways to cultivate a long-term relationship
- Travels throughout assigned territory to call on regular and prospective business members to solicit orders, or talks with customers on sales floor or by phone
- Utilize referral networks and centers of influence to identify and pursue potential new clients, looking for ways to cultivate a long-term relationship
- Prepares reports of business transactions and keeps expense accounts
- Works with inside sales representatives to keep account activities and literature up to date
- Perform quality control functions to ensure documentation used for business accounts, commercial loans, and consumer loans are accurate and complete. Follow up with additions/changes needed to complete the file
- Coordinate business member training
- Enter new business member data and other sales data for current business members into computer database
- Seeks networking opportunities and attends related functions
- Maintain internal teamwork
- Understand and identify business member's need
- Identify opportunities to cross-sell consumer products or refer business members for consumer products
- Understand compliance issues and attend training as related to the position
- Perform other duties as assigned
- Mandatory compliance of all BSA/AML regulations, forms and procedures:

- Maintain awareness of and report suspicious activity
- Complete annual BSA training
- Notify immediate supervisor of any substantive discrepancies

REQUIRED KNOWLEDGE, SKILLS, AND ABILITIES

Knowledge of:

- Our mission and values, and communicate it to all members internal and external
- TOPCU's policies and procedures
- All applicable state and federal regulations
- Commercial/business banking accounts and loans
- Merchant services products and services
- Microsoft (Word, Excel, Power Point), Windows and all programs/software applicable to department

Skills:

- Excellent organizational skills
- Excellent written and verbal communication skills
- Strong phone communication skills
- Strong people skills
- Strong listening skills
- Effective problem solving skills

Ability to:

- Make product/service recommendations that meet business member's financial needs
- Mentor and coach team members regarding business products and services
- Work in a fast-paced, highly motivated atmosphere
- Use a computer and ten key adding machines
- Learn and utilize computer based operational systems applicable to department

MINIMUM EDUCATION, EXPERIENCE AND TRAINING

- Bachelor's Degree
- Two years of proven sales experience
- Two years of leadership/supervisory experience
- Two years related experience in business member-focused, fast-paced service-oriented environment

OR

- Equivalent from two-year college or technical school; or
- Five years related experience and/or training; or
- Equivalent combination of education and work experience

PRE-EMPLOYMENT

Pre-employment Credit Check: Yes

Pre-employment Bondability Check: Yes

Pre-employment Drug Testing Required: Yes

Pre-employment Background Required: Yes

Physical Activity	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5.5 hrs/day)	Constantly (activity or conditions exist 5.5+ hrs/day)
Repetitive Motion	Repeating movements of arms, hands, wrists, fingers				X
Talk	Express or exchange ideas verbally				X
Hear	Perceive sound by ear				X
See	Obtain impressions through the eye				X
Kneel	Bend legs at knee, come to rest on knees			X	
Crouch/Squat	Bend body down and forward, bending legs and spine			X	
Crawl	Move on hands, knees, and feet	X			
Climb	Ascend/descend ladders, stairs, ramps		X		
Sit	Sit			X	
Stand	Stand			X	
Walk	Move about on foot; average distance per shift 3-5 miles		X		
Bend/Stoop	Bend downward and forward by bending spine at waist			X	
Lift	Raise or lower object > 10 lbs. from one level to another			X	
Lift	Raise or lower object > 25 lbs. from one level to another			X	
Carry	Transport an object				X
Push	Press with steady force, thrust objects forward, downward, outward		X		
Pull	Drag or tug objects		X		
Turn/Twist	Move a body part in circular motion			X	
Balance	Exceeding ordinary body equilibrium	X			
Reach	Extend hands and arms in any direction			X	
Handle	Seize, hold, turn with hands				X
Distinguish Color	Ability to distinguish color				X
Fingering	Picking, pinching, typing, or otherwise with fingers rather than whole hand				X
Grasping	Applying pressure to an object with the fingers and palm			X	
Feeling	Perceiving attributes of objects, such as size, shape, temperature, or texture			X	
Mental / Cognitive Activity	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5.5 hrs/day)	Constantly (activity or conditions exist 5.5+ hrs/day)
Communication	Comprehend and use basic language, either written or spoken, to communicate information and ideas				X
	Comprehend and use technical or professional language, either written or spoken, to communicate complex ideas				X
Calculation	Perform numerical operations using basic counting, adding, subtracting, multiplying, or dividing				X
	Perform complex quantitative calculations or reasoning using algebra, geometry, statistics, or abstract symbols		X		
Problem Solving	Formulate and apply appropriate course of action for routine or familiar situations				X
	Use logic to define problem, collect information, establish facts, draw valid conclusions, interpret information and deal with abstract variables for unique or unfamiliar situations				X
Environmental Conditions	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5.5 hrs/day)	Constantly (activity or conditions exist 5.5+ hrs/day)
Weather And Temperature	Protection from weather conditions but not necessarily from temperature changes				X
	Subject to outside environmental conditions – no effective protection from weather		X		
	Activities occur inside and outside			X	
	Subject to extreme cold (typically below 32°)	X			
	Subject to extreme heat (typically above 100°)		X		

Atmospheric Conditions	One or more of the following conditions that affect the respiratory system of the skin: fumes, odors, dusts, mists, gases, or poor ventilation		X		
	Worker is required to wear a respirator	X			
Noise	Sufficient noise to cause the worker to shout in order to be heard above the ambient noise level	X			
Vibration	Exposure to oscillating movements of the extremities or whole body	X			
Hazards	Proximity to moving mechanical parts, moving vehicles, electrical current	X			
	Working on scaffolding and high places	X			
	Exposure to chemicals	X			
	Exposure to oils: air and/or skin exposure to oils and other cutting fluids	X			
	Worker is required to function in narrow aisles or passage ways	X			
	Worker is exposed to infectious diseases	X			
	Worker is required to function around prisoners or mental patients	X			

Physical Requirements Checklist

<input type="checkbox"/>	SEDENTARY	<ul style="list-style-type: none"> ■ Exerting up to 10 pounds of force occasionally and/or a negligible amount of force frequently or constantly to lift, carry, push, pull, or otherwise move objects, including the human body. ■ Sitting most of the time.
<input type="checkbox"/>	LIGHT	<ul style="list-style-type: none"> ■ Exerting up to 20 pounds of force occasionally and/or a negligible amount of force constantly to move objects. ■ Use of arm and/or leg controls requiring greater exertion of force than for sedentary work, and worker sits most of the time.
<input checked="" type="checkbox"/>	MEDIUM	<ul style="list-style-type: none"> ■ Exerting up to 50 pounds of force occasionally and/or up to 20 pounds of force frequently, and/or up to 10 pounds of force constantly to move objects.
<input type="checkbox"/>	HEAVY	<ul style="list-style-type: none"> ■ Exerting up to 100 pounds of force occasionally and/or up to 50 pounds of force frequently, and/or up to 20 pounds of force constantly to move objects.
<input type="checkbox"/>	VERY HEAVY	<ul style="list-style-type: none"> ■ Exerting in excess of 100 pounds of force occasionally, and/or in excess of 50 pounds of force constantly to move objects.

This position description is intended to indicate the basic nature of the position(s) allocated to this class and examples of typical duties that may be assigned. Any one position may not include all of the duties listed, nor do any listed examples include all tasks, which may be found in positions of this class. This position description does not constitute an employment agreement between the employer and employee and is subject to revision by the employer as the needs of the employer change and/or requirements of the job-related duties expand or are updated.