



Member Service Representative 1 (MSR1) - Position Description

POSITION SUMMARY

This position exists to proactively develop relationships with members by creating and maintaining a remarkable experience with each member. An MSR will create a positive memorable experience with each member through prompt, friendly, courteous interactions while following credit union procedures. Work in this position requires performing all tasks necessary to originate new memberships and all types of deposit accounts; originate and complete all types of consumer loan applications for underwriting decision. Provide consistent, exceptional service to internal and external members. Situations can move quickly from low stress to high stress and can require flexible hours.

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 new accounts, consumer and indirect lending
- Originate and open all types of member share, share-draft, share certificate, IRA and all other types of member deposit accounts
- Open Individual Retirement Accounts and process transactions including withdrawals and direct transfer requests
- Resolve issues involving existing members including name/address changes, disputes, etc.
- Assist members in person and on the phone with requests, problems and complaints. If unable to provide assistance, find the person who can best help
- Use call center technology and account/loan origination systems
- Maintain internal teamwork
- Follow-up on commitments and member interactions by calling or writing member
- Make follow-up calls on new relationships
- Make outbound calls to members to offer additional services, products, promotions
- Execute and resolve member and internal inquiries in a timely manner
- Actively promote and cross sells appropriate products and services to meet individual, departmental and company goals
- Make effective referrals to other specialists when appropriate
- Actively participate in TOPCU business development and other promotional events
- Perform teller transactions as needed, accurately and following established guidelines. Balance checks and/or cash drawer each day. Notify supervisor immediately of any differences.
- Understand TOPCU policies and procedures and know the laws, rules and regulations regarding all forms of new accounts, consumer and indirect lending
- Understand compliance issues, adhere to regulations, 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
- Microsoft (Word, Excel, Power Point), Windows and all programs/software applicable to department

Skills:

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

Ability to:

- Make product/service recommendations that meet member’s financial needs
- 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

- High School Diploma or GED
- One year experience in a sales culture
- One year originating new accounts
- Experience with financial institution computer based operational processes
- Proven sales experience

PRE-EMPLOYMENT

Pre-employment Credit Check: Yes
 Pre-employment Bondability Check: Yes
 Pre-employment Drug Testing Required: Yes
 Pre-employment Background Required: Yes

Reports to:	Branch Management	FLSA:	Hourly – Non-exempt
Location:	Branch	Status:	Full-Time
Reviewed:	11/16 (H. Harris)	Created:	11/13 (updated: 11/16)
Supervises:	N/A		

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

- SEDENTARY**
- 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.
- LIGHT**
- 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.
- MEDIUM**
- 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.
- HEAVY**
- 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.

**VERY HEAVY**

- 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.