



Position Description: Member Service Representative (MSR)
Location: Clinton
Job Type: Full Time

1. Purpose:

To sell and service the full range of credit union financial products to the members through personal interviews, telephone conversations or written correspondence. Work is subject to review and/or audit on a no-notice basis by Management, Supervisory Committee, auditors and/or Federal Examiners.

MSR Hours: Monday – Friday 8:30AM – 5:00PM and Saturday 8:30 – 12:00PM

Salary: \$18.00 – \$20.00 per hour plus Incentives

Equal Opportunity Employer / Veteran / Disabled

2. Responsibilities:

Primary

- a) Acquires and maintains a working knowledge of the on-line computer system and required paperwork. Performs transactions, inquiries, account openings and closings as members require during sales interview, or via written requests.
- b) Establishes and maintains IRA and Time Share Certificate accounts.
- c) Interviews members in person or via telephone to respond to inquiries, to resolve problems, to offer product information and to sell appropriate services or products according to the member's situation.
- d) Receives and reviews loan applications for completeness of information. Interviews member to determine purpose of loan, current financial status, repayment schedule, etc. Ensures member is requesting correct type of loan. Verifies credit and employment records. Forwards completed loan application and other pertinent documentation to Loan Officer for review. Logs application.
- e) Communicates loan decision to member. Disburses loan. Refers disapproved member to Loan Officer, as necessary.
- f) Process any mail "banking".
- g) Keeps filing current.
- h) Performs all duties in compliance with the established Credit Union Quality Standards.
- i) Use professional language and full sentences in all communications. Must check all correspondences for typing errors and grammatical errors. Including emails and loan

notes.

- j) Keeps current knowledge of all services and products provided by the Credit Union and cross-sells these services and products whenever possible.
- k) Must display a pleasant, professional style on the job and follow guidelines established in the company's Policy Manual, including Code of Ethics, dress code and attendance areas.
- l) Must complete all training designed to enhance capabilities, including in-house training as well as outside seminars, workshops, etc.
- m) Acquires and maintains the necessary working knowledge of Federal and State laws and regulations and Credit Union Bylaws and Policies, in order to ensure compliance when selling Credit Union services and products.

Secondary

- n) May serve as a Loan Processor in some branches
- o) May serve as a Loan Officer in some branches
- p) May serve as a Teller when needed
- q) Performs any other duties, as assigned.

3. Reports To:

This position reports directly to the Branch Supervisor

4. Qualifications:

- a) Must have a high school education, or equivalent, with good Math and English Skills. Higher education courses or certificate in a related field are preferred.
- b) Must have a minimum of six months to one- and one-half years of customer service experience. Must project a professional image, have proven initiative, enthusiasm, and persistence.
- c) Must possess good communication skills.
- d) Must possess keyboard and computer experience.
- e) Must be a self starter and be able to work with minimum supervision
- f) Must become a Notary Public within twelve months of becoming an MSR.