



## Member Service Representative Job Description

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**Department:** Operations  
**FLSA Status:** Non-Exempt  
**Reports To:** Branch Manager

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### **Summary**

Provide information on Credit Union products and services to members in accordance with Credit Union policies, procedures, state and federal rules and regulations. Responsible for conducting a variety of member transactions including duties aligned with account services via phone, in person, by mail and e-mail. Provide member service in all interactions, evaluating members' needs, and recommending financial solutions that help our members and potential members achieve financial well-being.

### **Essential Duties and Responsibilities include, but are not limited to, the following.**

- Build and strengthen member relationships by greeting members in a courteous, professional manner, providing superior member service and responding to their need.
- Open new member accounts, as needed, and assist members by servicing existing accounts, inputting loan applications, cross-selling, and troubleshooting online banking issues.
- Respond to email or other electronic requests submitted by members in a prompt and professional manner.,.
- Adhere to the Credit Union's Four Pillars concept and Mystery Shop standards and expectations, by providing service and sales to new and existing members.
- Ensure all member forms are completed with appropriate signatures, disclosures, all supporting documents; properly scan collected documentation to the member's file.
- Use a consultative sales approach to establish trust and build rapport, addressing members' immediate and long-term needs to positively impact members' financial well-being.
- Maintain up-to-date and comprehensive knowledge on all Credit Union products and services that are handled or promoted by Member Service Representatives, as well as up-to-date and comprehensive knowledge on all related policies and procedures, rules, and regulations.
- Assist members with opening and closing safe deposit boxes, where applicable, by verifying member identity and escorting them to and from the vault and maintaining required logs.
- Perform Notary Public duties by reviewing and obtaining required documentation and following all proper policies and procedures.
- Demonstrate proficient knowledge of the Bank Secrecy Act in addition to other Federal laws, including but not limited to: U.S. Patriot Act, Office of Foreign Assets & Control, and Anti-Money Laundering.
- Promote the Credit Union through community involvement by participating in community events.
- Perform other duties as required for efficient operation of the Credit Union, including but not limited to, teller coverage and travel between branches.

### **Education and/or Experience**

Bachelor's degree from four-year college or university; or two to five years related experience and/or training; or equivalent combination of education and experience.

### **Language Skills**

Ability to read and interpret documents such as credit bureau reports, policy and procedure manuals. Ability to write routine reports and correspondence. Ability to speak effectively with members and other employees of the organization. Bilingual (Spanish) is a plus.

**Certificates, Licenses, Registrations:**

NYS Notary Public license.

**Computer Skills**

General knowledge of Microsoft Office applications with proficiency in Microsoft Word and Excel. New hire will be trained on the core system.