

Priority Trust Credit Union

Job Description

Position: **Member Service Officer -**
Reports To: **Branch Manager/Sales Director**
FLSA: **Non-Exempt**

Summary

The Member Service Officer will serve as a financial service representative performing a variety of sales and service functions. Acts as the primary liaison to the members for meeting their financial needs. This includes developing and maintaining member relationships, greeting members, performing routine teller transactions; opening and processing new deposit accounts; process loans; and taking ownership of member service issues through critical thinking and problem resolution skills. Will direct and schedule resources needed to meet the needs of the credit union.

Essential Duties

- Sell and cross-sell Credit Union products to new and established members by assessing the member's needs and being knowledgeable of the features and benefits of all products and services.
- Will provide support up to call center and operation projects assigned by Management.
- Makes decisions regarding the opening of new accounts and loans, completes forms requiring member signatures, accepts initial deposits; prepare all documents and items pertaining to checking accounts, savings accounts, certificates of deposit and loans.
- Strengthens member relationships through cross-selling and up-selling to maximize retention and income generation by contacting existing and prospective members using the established sales process.
- Assist and educate members on the use of the ITM to handle daily transactions.
- Balances Vault, TCR, ITMs and cash drawer and daily transactions.
- Assists with day-to-day activities in dual control to audit vault, cash drawers, ITMs, and TCR following Credit Union Policies and Procedures in dual control.
- Assists with Cash shipments that are incoming and outgoing in dual control.
- Assist the member with issuing teller/official checks, processing collection items, or other transactions not processed using the ITM.
- Resolve member service issues; support Credit Union convenience for members by sharing and setting up self-service options.
- Time management, strong attention to detail, and the ability to manage multiple projects and needs at the same time while still exceeding service expectations.
- Comply with all Credit Union policies, procedures and regulatory requirements.
- Present a professional appearance as the face of Priority Trust Credit Union.
- Treats people with respect; keeps commitments; Inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
- Troubleshoots and resolves member and internal inquiries in a timely, friendly and accurate manner
- Keep management informed of key operating issues that could affect the branch.
- Be able to travel to other branch offices as needed to provide operational support.
- Performs all other duties as assigned and accepts additional assignments by members of management.

Minimum Job Requirements

- Meet or exceed goals set for branch

Qualifications

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- The successful candidate must possess strong member-focused skills and comfortable initiating engagement with our members at every opportunity.
- Ability to present a confident and professional demeanor to establish trust and knowledge from the member.
- Analytical ability to quickly assess member's financial needs and offer solutions.
- Effective oral and written communication skills to converse in person or by phone with members as well as correspond in writing.
- Willingness to attend training seminars and meetings outside normal working hours.
- Ability to learn and use the credit union PC hardware and software.
- Must have a proactive and positive attitude toward members and all Credit Union team members.
- Self-motivated, confident, and ability to multitask effectively.
- Ability to deal with difficult problems and work with minimal supervision while performing duties.
- Provides deep understanding of Retail Banking.
- Must be proficient in Microsoft Office products, including but not limited to Word, Excel, email and Outlook.

Role:

Employee shall demonstrate an understanding of and follow the requirements of all regulation compliance including but not limited to those Bank Secrecy Act (BSA), Anti-Money Laundering (AML), Office of Foreign Assets Control (OFAC), Customer Identification Program (CIP) and Member Due Diligence (MDD) as it specifically relates to their job functions. Employee shall be trained annually in BSA/AML compliance.

Physical/Mental 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 accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of the job, the employee is regularly required to stand, sit, walk, use hands to finger, handle, or feel, reach with hands and arms, stoop, kneel, crouch or crawl, and talk or hear.
- The vision requirements include close vision and ability to adjust focus.
- Nature of position requires physical mobility and the ability to lift a minimum of 50 pounds.
- Must have flexibility to deal with changing work hours and locations as needed.

Education/Experience

- High school diploma or equivalent required.
- Minimum of one year of branch banking, similar or related experience; Credit Union experience preferred.
- Experience using Corelation preferred.