**POSITION DESCRIPTION:**

**ORGANIZATION: HealthCare Associates Credit Union (HACU)**

**TITLE: Contact Center Representative**

**REPORTS TO: Contact Center Manager**

**SALARY GRADE: Non-Exempt**

**LAST UPDATED: April 12, 2019**

**LAST REVIEWED: April 12, 2019**

The primary purpose of this position is to assist HealthCare Associates Credit Union in living out our Mission, ***“Helping our members achieve their financial goals by providing superior financial solutions to “Bank Healthy”*** by delivering outstanding service to both internal and external members. A key component of this service is to identify the financial needs of each member and recommend an appropriate quality financial solution. In addition, this position will be responsible to provide exceptional member service, present accurate information (on savings and loan rates, on-going promotions, account information) cross-sell credit union products, and be apprised of all credit union products and services.

The Contact Center Representative is the members’ first impression – as well as ongoing representation – of the credit union’s service and support structure. It should be noted that this position is very important to the overall image and success of the organization. Service to the members is critical.

**Responsibilities:**

***1) Service***

1. Deliver service to both internal and external members that are in alignment with the credit union’s Service Promises:
* *We promise to anticipate your needs and exceed your expectations.*
* *We promise to make it easy to do business with us.*
* *We promise to take ownership of your requests.*
* *We promise to recommend solutions that will improve your financial health.*
* *We promise to treat you with respect.*
* *We promise to thank you for being a member.*
1. Meets all established sales and service goals
2. Possess adequate product knowledge as measured by the annual product knowledge certification assessment

***2) Member Service***

1. Explain and recommend credit union products and services
2. Provide general account information
3. Provide information on new and on-going promotions
4. Address and resolve member problems and complaints

**Contact Center Representative (continued)**

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***3) Execution of Departmental Programs, Policies, and Procedures***

1. Record research requests and deliver to appropriate personnel
2. Explain the procedure to initiate payroll requests, and ensure all forms are mailed to appropriate destination
3. Assess field of membership qualifications and provide accurate information

***4) Financial Obligations***

1. Possess strong knowledge of PAM (the audio response system), and assist members with the usage
2. Possess strong knowledge of Internet Branch and assist members with the registration and usage
3. Facilitate wire transfer requests
4. Process check orders
5. Provide loan payoff information
6. Set-up payroll allocations per member requests
7. Provide rate information on deposits and loans

***5) Process Financial Transactions***

1. Post loan payments
2. Process phone transfer requests between share accounts, loan accounts and cross-member accounts
3. Process check withdrawals
4. Process loan advance requests

***6) Other***

1. Adhere to other duties as assigned

**Qualifications:**

* High School Diploma or equivalent
* Minimum 3-years member service (customer service) experience – preferably in a Financial Institution setting but not required
* Meet monthly sales goals
* Excellent communication skills both verbal and written
* Ability to work well under pressure and multitask
* Enjoy problem solving and interaction with members
* Excellent interpersonal skills
* Strong phone etiquette, pleasant voice and demeanor
* Must be able to sit for long periods of time
* Type 20-30 words per minute
* Team oriented