

POSITION DESCRIPTION:

ORGANIZATION:	HealthCare Associates Credit Union (HACU)
TITLE:	Member Services Representative I
REPORTS TO:	Branch Manager or Assistant Vice President – Member Services
SALARY GRADE:	Non-Exempt
LAST UPDATED:	October 30, 2014
LAST REVIEWED:	August 2, 2021

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 have the overall responsibility of providing the members with accurate, efficient, and courteous service focusing on the following: opening of new accounts; maintaining member records; responding to member needs (via phone, email, face-to-face, etc.); processing member transactions via all mediums and accurately balancing work.

Responsibilities:

1) Service

- a) Deliver service to both internal and external members that is 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/our financial health.*
 - *We promise to treat you with respect.*
 - *We promise to thank you for being a member*
- b) Meets all established sales and service goals.
- c) Possess adequate product knowledge as measured by the annual product knowledge certification assessment

2) Process New Accounts

- a) Establish savings/membership accounts
- b) Open checking accounts & order checks
- c) Open money market accounts & order checks
- d) Open subsequent savings, Christmas club, vacation club accounts
- e) Collect all required documentation (IDs, Death Certificates, Letters of Office, Etc.)
- f) Process all OAO applications

3) Maintain Membership Records and Documentation

- a) Process name changes
- b) Process address changes
- c) Process payroll deduction and EFT changes
- d) File membership cards and make sure all work is prepared for scanning
- e) Process all account maintenance
- f) Scan all required documentation consistently and in a timely manner (weekly)

- 4) Respond to Member Needs, Inquiries and Requests**
 - a) Research account inquiries or discrepancies
 - b) Provide members with rates and account disclosure information
 - c) Suggest products and services to further benefit members' financial needs
 - d) Order check copies, plastics, pin number copies, statement copies, and reorder checks, etc.
 - e) Complete verification of deposit forms
 - f) Process Subpoenas
 - g) Process Levies
 - h) Process Citations

- 5) Process Member Mailed In Transactions**
 - a) Post deposits to various share accounts
 - b) Post loan payments
 - c) Process VISA payments
 - e) Send receipts for mailed in deposits
 - f) Send withdrawal checks or close accounts per written requests
 - g) Process fee reversals
 - h) Process GL payments and adjustments

- 6) Process Member Walk In Transactions**
 - a) Post deposits to various share accounts
 - b) Post loan payments
 - c) Process VISA payments
 - d) Process cash and check withdrawal requests
 - e) Transfer funds between share account or from share to loan & VISA
 - f) Cash checks for members
 - g) Sell gift cards
 - h) Process cash advance requests on loans and HACU's VISA
 - i) Process wire transfer requests
 - j) Process stop-payments
 - k) Process certified checks

- 7) Accurate Balancing**
 - a) Examine checks for endorsements, negotiability, and determine if funds hold needs to be placed
 - b) Verify transaction slip is completed accurately, assist member with completion if necessary
 - c) Complete transaction slip if one is not present with mail in transaction
 - d) Make sure all totals balance with computer teller balance totals (checks for deposit, withdrawal checks, and teller cash drawer if applicable)

- 8) Other**
 - a) Adhere to other duties as assigned
 - b) Assist in the Contact Center as necessary
 - c) Support all branches in a floating teller capacity when necessary
 - d) Assist with cash delivery verification
 - e) Assist in the training of new hires
 - f) Complete all compliance and training modules in a timely fashion
 - g) Tele-contact as required and necessary

Qualifications:

- High school diploma or equivalent
- Prior financial institution experience helpful, but not necessary
- Prior customer/member service experience helpful, but not necessary
- Ability to work cooperatively with other staff to maintain a team work environment
- Basic math skills necessary for balancing and cash handling; working knowledge of computer applications
- Ability to communicate well with the members as well as a strong desire to help the members with their financial needs
- Ability to multi-task and work in a fast-paced environment