

MEMBERS1st Community Credit Union Job Description

Credit Union Philosophy: "People Helping People"

The Mission of M1CCU:

Job Title: **Service Consultant**
Reports To: **Branch Coordinator or Branch Champion**
FLSA Status: **Non-Exempt**
Preparation Date: **06-2014**

Position Purpose:

Provide professional, knowledgeable and "Raving Fans" service to our members and staff members through all delivery channels. Enhance member relationships by identifying members' needs and cross-selling appropriate M1CCU products and services. Provide quality sales referrals. Process member transactions and requests efficiently and accurately. Independently respond to members' questions, concerns and requests in a timely, competent manner. Maintain safety and security of our members, our employees and credit union assets by adhering to regulations, policies and procedures. Acts as back-up for the Member Relations Specialists.

Accountabilities:

Service – Internal and External 50%

Assumes responsibility for providing "Raving Fans" service to our members

- ◆ Uses advanced member service skills to ensure members' expectations are met and exceeded and that they have received high quality, friendly, efficient service
- ◆ Always is ready to serve the member, never rushing the member or hinting that the member has inconvenienced the credit union.
- ◆ In the event of an error, promptly corrects the error and communicates with the member exactly what occurred.
- ◆ Answers members' questions and provide information concerning the credit unions services and member transaction information
- ◆ Accurately and efficiently processes member transactions

Safeguards our positive work environment and the friendly reputation and integrity of the credit union

- ◆ Provides support for staff in resolving problems in a timely manner.
- ◆ Remains calm, composed, tactful and respectful even in difficult situations.
- ◆ Consistently projects a motivated and positive attitude.
- ◆ Demonstrates dependability, honesty, promptness and commitment to excellence.
- ◆ Demonstrates a high level of interpersonal skills by relating well to others.
- ◆ Displays tact and diplomacy, showing respect toward others' opinions, and reflecting a team player approach.
- ◆ Supports direction of the leadership team and Board of Directors.
- ◆ Communicates with the Branch Coordinator or Branch Champion on all matters of importance and initiates appropriate courses of action deemed necessary for the improved operation of the department within scope of authority.

- ◆ Projects a professional image in dress, demeanor and communication.
- ◆ Maintains an organized and stocked work area reflecting optimum professionalism, competence, and efficiency.
- ◆ Displays flexibility including assisting in other departments.

Sales-20%

Assumes responsibility for meeting or exceeding sales targets.

- ◆ Matching member needs to products and services by recognizing opportunities and using active listening skills
- ◆ Refers members to the appropriate sales personnel if unable to assist directly
- ◆ Demonstrates knowledge of alternate delivery methods to promote usage by members
- ◆ Sells credit union products and services by favorable comparison against competitors' offerings
- ◆ Assures sales efforts build, rather than destroy, relationships with members.
- ◆ Demonstrates ownership, initiative, and achievement in the sales and service goals.

Technical Skills-10%

Assumes responsibility for providing technical expertise and support to our team in the areas of cash services, account maintenance and electronic delivery.

- ◆ Demonstrates technical expertise in the areas of cash transactions, member services, and electronic delivery.
- ◆ Demonstrates technical expertise in regulations which apply to areas of accountability.
- ◆ Understands and is able to process all types of transactions on our data processing system.
- ◆ Ensures documentation on accounts and transactions is accurate and complete.
- ◆ Has expertise in the presentation and maintenance of all savings account types, electronic delivery options and convenience products.
- ◆ Answers general member loan questions regarding rates, payoffs, financing alternatives and payments
- ◆ Maintain net differences within teller difference guidelines

Assumes responsibility for increasing personal knowledge of credit unions.

- ◆ Researches and participates in activities designed to expand personal knowledge of M1CCU, credit unions as a whole, financial services industry, and the competition.
- ◆ Attends training, at least annually, in the areas of member services, sales or electronic delivery.

Compliance to Policies and Procedures-10%

Assumes responsibility for compliance to regulations and M1CCU policies and procedures.

- ◆ Understands and assures compliance to credit union policies and procedures.
- ◆ Exercises good judgment and decision-making skills using credit union policy and procedures and obtaining appropriate approval on items exceeding established authority.
- ◆ Safeguards member information while maintaining total confidentiality at all times, inside and outside of work.
- ◆ Remains current in laws and regulations and follows appropriate policies and procedures.
- ◆ Makes recommendations for improvement of security of member information, data, and physical environment Ensure the internal controls are followed
- ◆ Completes required compliance training in a timely manner.

Other Functions-10%

- ◆ Demonstrates initiative by completing required items for personal development while working with Branch Coordinator or Branch Champion in career path planning.
- ◆ Together with Branch Coordinator or Branch Champion, defines a list of personal accountabilities for strategic initiatives and goals on a quarterly basis.
- ◆ Assists in and supports marketing efforts for the credit union.
- ◆ Participates in corporate goals and strategic initiatives.
- ◆ Completes special projects as assigned.

Requirements

- ◆ High School Diploma or equivalent
- ◆ Excellent customer service and sales skills
- ◆ Cash handling work experience.
- ◆ Previous PC experience, Microsoft Word and Excel
- ◆ Math aptitude and keyboarding skills
- ◆ Meticulous professional characteristics.
- ◆ Good verbal and written communication skills
- ◆ Ability to work as a team player being flexible and dependable
- ◆ Work independently while displaying initiative and good decision making skills
- ◆ Maintaining a high level of professionalism while working under pressure
- ◆ Ability to lift up to 30 lbs.

Intent and Function of Job Descriptions

Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective performance appraisal system and related promotion, transfer, layoff and termination decisions. Well constructed job descriptions are an integral part of any effective compensation system.

All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidental to each position, have been excluded. Requirements included have been determined to be the minimal standard to successfully perform the positions. In no instance, however, should the accountabilities, responsibilities and requirements delineated be interpreted as all inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.

In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.

Job descriptions are not intended as and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.