



JOB TITLE: MEMBER SERVICE REPRESENTATIVE

General Summary:

Under general supervision, but in line with established policies and procedures, provides a variety of service functions, including processing savings account, checking account, posting loan payments, cashing checks and selling money orders and traveler's checks. Also opens and maintains account records, cross-sells services, and so forth. Is responsible for balancing each day's transactions and verifying cash totals.

Principal Responsibilities and Duties:

- Is accountable for representing the credit union to the members in a courteous, professional manner, and for providing prompt, efficient, and accurate service in processing transactions.
- This position requires a comprehensive understanding of the following Bank Secrecy Act forms and procedures: OFAC – checking, processing and reporting hits or false positives, SARs – monitoring and reporting suspicious activity. CTRs - documenting all cash deposits and withdrawals in excess of \$10,000 and exchanging cash for other denominations or a negotiable item between the amounts of \$3,000 and \$10,000. In addition, consistently provide members with a notice stating that the credit union verifies certain information when opening a new account. Consistently run new members/entities/beneficiaries/cosigners/checks made payable to someone other than our member, etc. names through OFAC Analyzer, complete New Account Card within the required procedure time limit, notify immediate supervisor of any substantive discrepancies with respect to information obtained under the CIP, including items such as fraudulent identification, fraudulent applications, etc.
- Complete all assigned training and follow all credit union policies regarding compliance issues including, but not limited to the Bank Secrecy Act.
- Receives checks and cash for deposit to savings and checking accounts, and payments for loans. Verifies amounts, examines checks for endorsement and negotiability, and enters transactions into credit union records via an on-line terminal. Completes CTRs and SARs as required.
- Opens and maintains savings and checking accounts. Orders checks, ATM and debit cards and assists members in selecting individual PINs.
- Cashes checks and pays money from savings and checking accounts upon verification of signatures and member account balances. Inspects all checks, money orders, savings withdrawals, and so forth to determine their negotiability.
- Cross-sells credit union services. Must understand and be able to explain such matters as various types of accounts and services including certificates, individual retirement accounts, ATM cards, debit cards, audio response service, payroll deduction, electronic fund transfer, interest rates, and so forth.
- Performs research for possible adjustments. Assists and instructs members in reconciling statements.
- Performs related duties as assigned by supervisor.

Skills and Abilities Required:

- Ability to follow instructions.
- Ability to demonstrate effective interpersonal skills to represent the credit union in a positive and professional manner.
- Ability to effectively present oral and written communication.
- Ability to work both independently and within a team environment.
- Ability to operate an on-line terminal and other standard office equipment.

This Job Description is not a complete statement of all duties and responsibilities comprising this position. Job descriptions are not intended 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.