



1<sup>st</sup> Nor Cal<sup>®</sup>  
CREDIT UNION

## **JOB TITLE: MEMBER SERVICE REPRESENTATIVE 3**

### **General Summary:**

Under limited supervision, but in line with established policies, procedures and directions provides counsel to new and existing members with various Credit Union products/services opportunities. Responsible for delivering high quality member service by assessing the member needs while processing their transactions to maximize member participation. Help members requests for information at the teller counter, by telephone, by mail, or electronic media. Completes basic data entry required to execute basic teller transactions. Trouble shoots VISA and ATM card problems. Initiates new card orders, reissue requests, lost/stolen reports, opens IRA and Trust accounts. Review branch level reports and work exceptions, correcting errors. Maintains control over cash draw and balances transactions daily. This position requires a comprehensive knowledge and 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.

### **Principal Responsibilities and Duties:**

- Is accountable for representing the credit union to the members in a courteous, efficient, professional manner, and for providing prompt, and accurate service in processing transactions.
- Understand, adheres, and comply with all applicable federal and state laws and banking regulations including those related to OFAC, Bank Secrecy Act/Anti-Money Laundering compliance.
- Maintain a working knowledge of compliance and regulations in area of responsibility. Remain up-to-date and on Credit Union products, services, and related policies, procedure, rules, and regulations.
- 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.
- 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.
- Be a resource to train new and existing team members as appropriate.

### **Skills and Abilities Required:**

- 3-4 Years of Banking/Credit Union experience preferred.
- Ability to follow instructions.
- Proficient in vault balancing.
- Experience in reconciling teller draws.
- Experience in opening accounts.
- Experience in opening Roth and Traditional IRA accounts.
- Experience opening Trust Accounts.
- Experience opening Business Accounts.
- 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.
- Must be able to multi-task and be detailed oriented.
- Ability to operate an on-line terminal and other standard office equipment.

**Position:**

- Full Time
- Hourly Range: \$24.15 - \$28.17

*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.*

*1st Nor Cal is committed to creating and maintaining a workplace in which all employees have an opportunity to participate and contribute to the success of the business and are valued for their skills, experience, and perspectives. We are an equal opportunity employer and do not discriminate on the basis of race/color, national origin/ethnicity, religion, age, disability or any other status protected under federal, state, or local laws. Equal employment opportunity applies to all areas of employment.*

**How to Apply:**

- Online application at [www.1stnorcalcu.org/employment](http://www.1stnorcalcu.org/employment)
- OR email stating why you are interested in the position and attach your resume and application to [jobs@1stnorcalcu.org](mailto:jobs@1stnorcalcu.org)
- OR drop off at: Martinez Main Branch  
1111 Pine Street  
Martinez, CA 94553