White Rose Credit Union
Job Description

Position: Senior Member Service Representative
Reports to: Branch Manager

Purpose: Serve as a liaison between the member and the credit union. Provide account information by phone or in person, as well as information on the full range of credit union products and services. Open accounts for members, interview, and professionally handle the member's daily needs. Provide a variety of transaction services to members including loan processing, closing, and disbursal.

Duties/Responsibilities:

1. Greet and welcome members to the credit union in a professional manner. Represent the credit union to members in a courteous and professional manner and provide prompt, efficient, and accurate service on the processing of transactions.
2. Provide in-person and telephone general and specific service-related information concerning credit union products or policies.
3. May respond to email or other electronic requests submitted by members, again providing professional, prompt, efficient, and accurate service and information.
4. Respond to members' requests, problems, and complaints, resolving issues, and/or directing them to the appropriate person for specific information and assistance. May handle more complex questions and problems for other Member Service Representatives.
5. Open new accounts and service existing accounts. Set up new account files and provide members with all necessary information for membership.
6. Handle requests from members for transfers of shares to loan payments, share withdrawal, check requests, CD transactions, line of credit advances, and any other requests received from members.
7. Process, close, and disburse loans.
8. Conduct orientation interviews on credit union services and programs with each new credit union member.
9. Promote credit union products and services based on member needs that are obtained from member interviews and/or review of member's account. Actively cross-sell products.
10. Up-to-date and comprehensive knowledge on all credit union products and services that are handled or promoted by Member Service Representatives. Up-to-date and comprehensive knowledge on all related policies and procedures, rules and regulations.
11. Provide information on investment alternatives to members wishing to deposit funds with the credit union.
12. Research accounts for deposits, withdrawals, and loan-payment discrepancies.
13. Assist members in balancing their accounts.
14. Assist member in opening individual retirement accounts.
15. Follow the guidelines in the Lending Policies.
16. Answer the telephone in a courteous manner.
17. Responsible to keep your desk and equipment clean and neat.
18. Report problems or concerns to Branch Manager.
19. Perform duties as requested by Branch Manager.

Experience:

- Shown ability to document and follow-through in a work environment
- Proven ability to take initiative when applying policies to member's needs
- Experience in lending
- Computer experience
- Handling of cash

Skills:

- Ability to empathize with members concerns and tolerate difficult member's while enforcing credit union policies uniformly
- Good Interpersonal skills/Phone skills
- Ability to be able to clearly communicate with members through written correspondence
- Ability to Multitask
- Proven ability to learn new information

Education required:

- High School diploma/equivalent