



## JOB DESCRIPTION—MEMBER SUPPORT REPRESENTATIVE

Title: Member Support Representative	Effective Date: April 2, 2018
Department: Member Support	Employment Status: Non-Exempt
Reports To: Branch Manager	Supervises: N/A

### Position Summary:

Assist members and potential members with their Credit Union needs; explain services, set up new accounts, respond to problems, and direct members to the appropriate people. Provide a variety of transaction services to members. Representatives with limited lending authority may also assist members with their consumer lending needs; analyze loan requests and make credit decisions based on lending policy.

### Patch Values:

*Love* – Foster love and understanding for our members and fellow co-workers. Look for opportunities to serve and say “Yes”.

*Purpose* – Know the intention and duties of your role. Know and understand how your position adds value to the credit union and our members.

*Mastery* – Continually strive for personal growth and excellence. Be a master of your domain. Never be content with “good enough”.

*Autonomy* – Be a self-starter. Strive to be as autonomous as possible through learning and innovation.

### Required Knowledge and Skills:

Ability to use the ten key calculator, keyboard and basic computer operations. Ability to apply common sense understanding to carry out detailed, involved instructions; to deal with problems involving several concrete variables in or from standardized situations. Ability to add, subtract, multiply and divide various units of measure; to perform the four operations with like or common decimal fractions; to perform arithmetic operations involving all American monetary units. Ability to read by sight, a variety of books and instructions. Ability to prepare memoranda and reports, using proper format, punctuation, spelling and grammar. Ability to speak, expressing or exchanging ideas by means of the spoken word. Ability to hear, perceiving the nature of sounds with or without correction.

### Employee Expectations:

Project a professional image when serving members, maintaining a calm and courteous attitude. Use correct grammar when communicating with members. All written material must be written accurately and legibly. Remember that members are not an interruption of our work, but the reason for it. Acknowledge members in a pleasant manner at the beginning of each transaction. Also acknowledge those members who are waiting for service by establishing eye contact or verbally thanking them for waiting. Address members by name. Remember that we are a financial cooperative of people, not account numbers. Project a professional image by your appearance. Dress in accordance with the dress code as described in the employee handbook. Dress in a manner that would encourage a member’s trust and confidence. Serve members on the telephone in the same professional and courteous manner as those which you serve in person. Refrain from non-transaction related conversation with other employees while serving a member. Maintain knowledge of credit union philosophy and JCU products/services. Educate our members on JCU products and/or services that would be beneficial to them individually. Exercise complete confidentiality with all member information. Excuse yourself from the member sitting in front of you when taking a phone call or leaving your desk. Maintain security of your work area. Avoid leaving confidential documents out where others might see. Keep your area clean and organized. Maintain a working knowledge of state and federal regulations that are pertinent to your job duties. Cooperate with all credit union personnel to ensure a team effort and prompt member service. Maintain a professional and courteous attitude with fellow employees, management, volunteers, and outside vendors. Report to work and meetings at the required time(s). Protect and respect all credit union property. Follow the safety and security procedures of the credit union. Maintain ongoing communications with your supervisor and the management team, informing them of all pertinent problems, irregularities, new developments, changes and other important information within your area of responsibility.

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



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### Duties and Performance Expectations:

Assist members with opening and closing accounts, answers questions about products and services and resolves problems that are within given/approved authority to resolve.

Maintain member account information on computer system. Assure that appropriate records are maintained and required reports are prepared. Accurately scan all documentation obtained for new services provided to members. Log items scanned and ensure verification by another employee.

Act as liaison between members and various organizations and departments.

Interview member loan applicants to develop information concerning their loan needs, earnings, and financial condition. Analyze current financial position of members to determine the degree of risk involved in extending credit or lending money. Make decision to approve, disapprove, or forward the loan request to higher levels for decision. *Limited lending authority may be required.*

Explain loan programs to members, evaluate their needs and recommend loan options. Establish terms and conditions of an approved loan and review them with the member. Prepare and/or review all loan documents for completeness and accuracy. *Limited lending authority may be required.*

Authorize release of collateral on existing loans, changes in loan terms, waivers of payments, due date change, etc. *Limited lending authority may be required.*

Keep informed of current trends in consumer credit.

Maintain the security of the work area and keep it organized and neat in appearance. Follow safety and security rules and regulations.

Educate and serve members by selling Credit Union products and services that will help meet their needs; achieve goals and objectives that lead to revenue enhancement for the Credit Union.

Comply with all applicable federal, state, and industry rules and regulations and policies and procedures set forth by Jordan Credit Union.

Perform other job-related duties as directed by management.



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The above statements are intended to describe the general nature and level of work being performed by person(s) assigned to this position. They are not intended to be an exhaustive list of all associated responsibilities, skills, efforts, and working conditions. Jordan Credit Union reserves the right to change, amend, add, delete, and otherwise assign any and all duties, responsibilities, and position titles as it deems necessary to meet the needs of the business.

I have reviewed this Job Description and acknowledge that I have the ability to perform the essential functions of this job.

Printed Employee Name: \_\_\_\_\_

Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_