



Position Description

Job Title: Member Service Representative

Position/FLSA Status: Full-time/Non-Exempt
Department: Loan Department
Reports to: Loan Manager
Location: 17330 State Highway 371 Brainerd MN 56401
Date Issued: November 2016
Date Revised: November 2016

Summary: The primary function of this job is to provide excellent member service in the areas of new and existing accounts; origination, processing, and servicing loans. This position requires someone friendly and outgoing with good communication skills that are proficient with the Windows Office Suite. The ability to multi-task, a high level of accuracy, and member satisfaction are vital to this position.

Responsibilities:

Member Service Representative I:

- Welcome members and visitors to the credit union in a professional manner
- Assist members with all credit union services and products
- Provide in-person, by-telephone, and by email member service
- Open new accounts and service existing accounts
- Interview, process, disburse and service consumer loans
- Handle phone requests for transfers of shares, share withdrawals, check requests, CD transactions, line of credit advances, and other member requests
- Promote credit union products and services based on member's needs
- Provide information on investment alternatives to members wishing to deposit funds with the credit union
- Research accounts for deposit, withdrawal, and loan-payments discrepancies
- Assist members in balancing their accounts
- Assist members with the proper completion of payroll deduction and direct deposit cards
- Assist member in opening individual retirement accounts
- Other duties as assigned

Member Service Representative II:

- All duties assigned to MSR I
- Interview, process, disburse and service home equity loans
- Assist in training new MSR personnel

Member Service Representative III:

- All duties assigned to MSR I and MSR II
- Interview, process, disburse, and service secondary market mortgage loans

Knowledge, Skills, and Abilities

- Knowledge CUSA computer systems preferred
- Extensive knowledge of financial institution rules and regulations
- Knowledge of Route One software and ability to train others
- Be knowledgeable in all regulatory requirements regarding indirect lending
- Be able to adapt quickly to unpredictable situations
- Ability to pay close attention to detail
- Knowledge of Microsoft Office Programs and other computer related software and office equipment
- Communication skills to speak clearly, listen and get clarification, respond well to questions and participate in meetings
- Negotiation skills to deal with mistakes with customers
- Time management skills to organize workload and meet deadlines

Education/Experience Requirements

- Two (2) year minimum experience at a financial institution
- Associates Degree preferred

Basic Requirements

- Hold a valid driver's license in the state of Minnesota
- Occasionally be able to work evenings or weekends
- Take initiative of projects and hold one's self accountable for workload with minimal supervision
- Deal with stresses related to work events

Physical Requirements

- Withstand sitting for long periods of time while looking at a computer screen
- Occasional bending, reaching, and light lifting