

January 1, 2019

**Mower County Employees Credit Union
Member Service Representative II (Personal Banker)**

Benefits

Hourly Rate Position (Non-Exempt): Rate determined by the Board of Directors and reviewed annually

Retirement Plan: Savings Incentive Match Plan for Employees (SIMPLE) IRA. Employees are eligible to participate upon one year of service.

Paid Federal Holidays

Paid Personal Time Off (PTO) is available after one year of service and available on January 1 of the employee's anniversary year. (Example: DOH 03/15/13 – Paid PTO available 01/01/14)

- 10 Days 1-5 Years
- 15 Days 6-12 Years
- 20 Days 13 Years and beyond

This position does not offer the following benefits:

- Medical, Dental or Vision Insurance

Reports To: Manager / Treasurer

Purpose

Serves as a liaison between the members and the credit union by consistently providing an atmosphere of high quality member service. Provides account information electronically, by phone or in-person regarding credit union products and services. Confidently supports credit union sales efforts, performs transactions, consults with and provides solutions for members as well as opening accounts for members with regard to share and loan products and services. This position is serves as a Teller as well as performing more advanced functions.

Duties and Responsibilities:

The following job functions and duties are examples of work and not necessarily all inclusive and are representative of those that must be met by an employee to successfully perform the essential functions of this job. Employees in this position can be assigned other related duties that fall within the general scope of the knowledge, skills and job qualifications of this position.

- Greets and welcomes members and visitors to the credit union in a professional and timely manner, providing prompt, accurate and efficient member transactions. Job functions include all functions associated with the Teller position.
- Actively promotes credit union products and services based on member needs as determined from member interviews/consultations. Provides in-person, telephone and electronic service related information concerning credit union products and services.
- Maintain an up-to-date and comprehensive knowledge of all credit union's products, services, policies and procedures. Maintains knowledge of rates and terms as well as cross-selling services offered by the credit union.
- Promote, explain and open/close new memberships, share accounts and all related products or services. Sets up new account files and provides members with all the necessary information for membership. Processes new account information including

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ordering checks, verifying eligibility, checking for appropriate signatures, filing cards, mailing welcome letters, etc.

- Analyzes and processes auto, recreational, share secured and signature consumer loan applications. Pulls credit reports, verifies debts, estimates payments, underwrites applications, looks up NADA values and provide quotes to members. Ensures accurate processing of loans by making sure that each one is properly documented, closed, disbursed, coordinated, and filed. Assist members with information as to the status of loans. Explains reasons for denial and explores options for members when loans are denied.
- Ensures that all information and transactions regarding credit union members are kept confidential. Enforces strict adherence to established security procedures.
- Ensures desk/workspace is properly stocked with forms, supplies, brochures, etc.
- Provides primary and backup duties on a number of functions including processing of draft exceptions, overdrafts, statement reconciliation, preparation of reports, processing daily postings/files, maintaining logs, verifying accuracy of postings, processing EFT transactions.
- Utilizes all credit union procedures and computer tools to create, generate or maintain reports, logs and correspondences. Assists in filing/organizing paper or electronic reports and other documents as necessary.
- Solves practical problems with a variety of variables and limited standardization; interprets instructions and assists members with discrepancies and complaints.
- Performs arithmetic calculations involving fractions, decimals and percentages. Adds, subtracts, multiplies, and divides, copies, counts or records figures.
- Light office cleaning responsibilities.
- Assists the Manager / Treasurer as needed and will perform miscellaneous other duties as apparent or as assigned.
- Light travel may be required to attend local training events, deliver statements, visit county departments, assist in promotional events or other needs on behalf of the credit union.

THIS POSITION IS NOT CONSIDERED A MORTGAGE LOAN ORIGINATOR

Working Hours

Standard business hours for the credit union are between 11:00 AM and 4:00 PM on Monday thru Friday. The credit union offers extended hours on Thursday's from 11:00 AM to 5:30 PM during the summer months. Employees may be scheduled earlier or later as needed for training, meetings or other requirements in order to properly operate the credit union. The employee must be available to fill in as needed.

Part-time employees are considered typically scheduled for 25 hours or less per week. Full-time employees are considered typically scheduled for more than 25 hours per week.

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All positions may be scheduled to work more or less hours depending on business needs. Employee scheduled hours may be modified at the discretion of management at any time, for any reason or no reason. In addition, excessive absences and/or tardiness may result in discipline up to and including termination.

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals to perform the essential functions.

- Occasionally lift and/or move items over up to 50 pounds
- Remain sedentary (seated) for extended periods of time
- Frequent requirement to walk, stand, stoop, kneel or crouch
- Stand for extended periods of time
- Repeat the same movements.
- Use their hand and finger to handle, control, or feel objects, tools, or controls
- Understand the speech of another person
- Speak clearly so listeners can understand
- See details of objects that are less than a few feet away
- Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

Knowledge, Skills and Abilities:

- Must have a high school degree or its equivalent plus at least one year of post high school training/education in computers, accounting or secretarial areas.
- Computer experience is required
- Possess good personal finances
- Cash handling experience is required
- Must possess basic math and problem solving skills with a high degree of accuracy
- Has excellent communication skills
- Must be able to work independently and as a team member with patience and flexibility