Job Title: Member Account Representative - Onalaska
Reports To: Branch Manager
Status: Non-Exempt **Date:** May 2022

Position Summary: Serves as a liaison between the member and the credit union. Provides account information by phone or in person on the full range of credit union products and services. Opens new and services existing share accounts and consumer loans. Assists with Member Service Representative duties as needed. Meets member's financial needs by providing exceptional, efficient service. Performs all duties in compliance with CCU policies and procedures.

Principal Duties and Responsibilities Relating to Share Accounts:

- Opens new accounts and services existing accounts.
- Provides members with all necessary information for membership. Verifies membership eligibility for potential new members.
- Demonstrates automated and electronic services such as CCU Talk, CCU Online, CCU Mobile, etc. and issues appropriate PIN numbers.
- Approves and/or denies debit card applications.
- Processes share draft applications and any supporting documents.
- Processes share draft re-orders.
- Assists members in balancing their accounts.
- Assists members in the proper completion of ACH forms.
- Assists members with purchase and redemption of saving bonds.
- Learns and keeps up to date on all CCU products and services.
- Educates members on products, services, fees, and policies; promotes and cross-sells CCU products and services based on member's needs.
- Understands and can perform all required duties and responsibilities of a Member Service Representative I, II, and III.
- Serves as a backup for the MSR line as needed based on branch scheduling and availability of Member Service Representatives.
- Any other duties as assigned.

Principal Duties and Responsibilities Relating to Consumer Lending:

- Interviews loan applicants and completes applications. Meets with members throughout the loan process to gather background information on loan applicants by interviewing and obtaining credit bureau reports, determines if the member qualifies for a loan or if additional collateral/co-signors is needed, witness signature on loan papers and disburse funds.
- Processes loan applications by preparing credit reports, budgets, loan to values, blue books and inspections. Calculates debt-to-income ratios on loan applicants, estimates monthly obligations, and determines member's ability to repay debt along with securing collateral when necessary. Records and verifies all reasons for decision. Explains decision to members and outlines terms, fees, and conditions of the loan.
- Gathers all information necessary to make a sound decision. Approves or denies loan applications.
- Communicates to members in a professional, courteous manner. When a loan is denied, explains reasons for denial in a professional, courteous manner. Works with member to provide recommendations or alternative options for other possible ways to secure a loan in the future.
- Performs loan closings for consumer loans.

- Helps members set up Auto Pay, ACH, or payroll deduction if desired.
- Follows up on delinquent loan accounts and other issues that may arise.
- Maintains orderly files on each account with complete and accurate details of all correspondence.
- Promotes Credit Life and Credit Disability Protection products based on member's needs.
- Develops relationships with members and other outside contacts.
- Any other duties as assigned.

Additional Duties and Responsibilities:

- Commits to CCU's mission, vision, and core values and model of Service Excellence. Lives and displays these values in all aspects of work and personal life.
- Keeps current in field by reading published information and attending authorized seminars and conferences. Occasional out-of-town travel.
- Participates in CUNA Mutual Lender Development Program and other training sessions and online courses as needed.
- Participates in regularly scheduled departmental meetings and coaching sessions.
- Gets involved in professional and/or community activities to contribute to local community/profession and to be visible in the community.
- Represents the department on committees that may be formed and/or at various CCU events.
- Works on assigned Saturdays throughout the year.
- Depending on branch location, branch staff, and other factors, other job-related duties may be necessary to carry out the responsibilities of this position.

Performance Expectations:

- Greets all members in a friendly, professional, manner, including eye contact and a smile.
- Gives all members their full attention during each interaction; does not attempt to multi-task with other duties or transactions while helping a member.
- Demonstrates accuracy and thoroughness and promotes this attribute to all employees.
- Performs all duties in compliance with CCU policies and procedures.
- Complies with Bank Secrecy Act requirements; always maintains the integrity of our confidentiality policy.
- Maintains a positive, professional appearance and attitude with members and co-workers.
- Develops and maintains positive working relationships with other employees; promotes teamwork concept.
- Maintains a neat workspace.
- Is punctual and reliable.
- Asks for help when necessary.

Knowledge, Skills, and Abilities:

- Must have a valid driver's license and limited insurance license.
- Excellent communication, customer service, and relationship building skills.
- Sound decision making and reasoning skills.
- Basic mathematical skills.
- Basic computer skills, including Microsoft Office.
- Ability to operate general office equipment.
- Related financial background is preferred but not required.

Work Relationships and Scope: Reports directly to the Branch Manager. This position works closely with other Member Account Representatives, Member Service Representatives, Consumer Loan Processor, and staff in the loan department. This position interacts regularly with a range of credit union members and non-members and has frequent access to confidential member information.

Working Conditions: Work is performed largely in a pleasant office environment with minimal chance for personal injury and moderate noise level. There may be occasions when the work environment is stressful. Work hours will normally be from Monday through Saturday and may change depending on our needs or due to special projects, deadlines, and other concerns. Physical requirements include the ability to sit for extended periods of time. Some walking, bending, stooping, and lifting of light materials is required. Frequent mental and visual concentration required for computer usage. Equipment that may be used includes copy machine, calculator, telephone, computer, fax machine, and other office and financial institution equipment.

Acknowledgment: This position description describes the general nature and level of work performed by the individual assigned to this positon and should not be interpreted as all inclusive. It does not state or imply these are the only duties and responsibilities assigned to the position. The employee may be required to perform other job-related duties. All requirements are subject to change and to possible modification to reasonably accommodate individuals with a disability.

This position description does not constitute an employment agreement between the employer and employee and is subject to change by the employer as the needs of the employer and requirements of the positon change.