

Member Service Specialist (MSS)

Employee:		FLSA:	Non-Exempt
Reports To:	Branch Manager	Department:	Sales & Branch Operations
		Updated:	August 2024

SUMMARY: The Member Service Specialist ensures every member/guest entering a Sun FCU lobby is greeted and welcomed. They serve as the primary account opener in the branch and fills in where needed in the member service and consumer lending area. Provides a full range of products and services to members with an emphasis for acquiring, expanding, and enriching member relationships. Identifies and analyzes member needs to adequately recommend products and services.

ESSENTIAL DUTIES AND RESPONSIBILITIES: *Must effectively carry out the essential duties and responsibilities of this position in a manner that consistently demonstrates Sun Federal's mission and core values in a positive manner. Other duties may be assigned.*

1) The Member Service Specialist is directly responsible for the following:

- a) Acts as Branch Concierge in High-Touch, High-Tech (HTHT) environment by:
 - i. Greeting all members/guests entering Sun FCU lobby, always exhibiting Sun Federal's service behaviors.
 - ii. Assessing needs and directs members to Harmony (ITM) for regular transactions (deposit, withdrawal, loan payment, transfer).
 - iii. Ensuring beverage area is always clean and well-supplied.
- b) Opens and closes member accounts, checking accounts, secondary savings accounts, and certificates.
- c) Opens and performs transactions on Individual Retirement Accounts (IRA) and Health Savings Accounts (HSA).
- d) Interviews, takes consumer loan applications, gathers information, recommends a decision, and processes preliminary documentation on Visa, Personal, & Vehicle requests.
- e) Cross-sells and refers members to consumer or mortgage loan officers, Wealth Management, or other business partners based on member needs.
- f) Executes the branch and CU business plan as assigned, which includes playbook outbound calls to members.

2) Assumes responsibility to develop and maintain quality member relationships.

- a) Provides personalized, professional service to all members in an exceptional manner, seeking out opportunities to exceed member expectations and deepen relationships.
- b) Meets expected service levels for wait time and accuracy.
- c) Ensures that all member requests are processed accurately and efficiently.
- d) Maintains a high degree of knowledge in all credit union programs, ensuring quality service and accuracy.
- e) Acts in the member's best interest; consistently educate members about their financial choices including convenience service options.

- f) Participates in the development and attainment of branch goals.
- g) Takes responsibility for deepening member relationships.
- h) Displays sound judgment in handling member requests and exceptions, seeking and documenting approval as needed.
- i) Consistently meets CML & established service behavior standards.

3) Assumes responsibility for the efficient, effective, and accurate performance of member service functions.

- a) Completes transactions, balances, and verifies cash totals.
- b) Represents the Credit Union in a courteous and professional manner.
- c) Presents and explains Credit Union services and products to members.
- d) Actively and professionally cross sells Credit Union services.
- e) Actively participates in Branch "Playbook" efforts and achieves individual goals as assigned. Makes assigned outbound calls as directed.
- f) Takes ownership of problems, shows empathy, and apologizes for errors and follows up appropriately. Utilizes member feedback to enhance service quality, creates equitable solutions, and increases member loyalty.
- g) Executes areas of branch Cross Training Matrix as directed by management.
- h) Ensures that work area is clean, secure, and well maintained. Assists with branch/department presentation.
- i) Keeps manager informed of area activities and significant problems.
- j) Refers members to Collections department, as necessary.
- k) May be responsible for:
 - i. acting as the Branch Marketing Liaison which includes keeping branch displays, materials and staff up to date on current marketing promotions.
 - ii. the accurate operation of and cash ordering for the branch vault and/or ATM/ITM.
 - iii. clearing minor faults, currency jams and other light duty (or "first line") ITM/ATM troubleshooting
 - iv. completing member transactions, including but not limited to, deposits, withdrawals, transfers, loan payments and account maintenance.

4) Assumes responsibility for effectively receiving, reviewing, and processing consumer loans.

- a) Interviews, takes applications, gathers information, and processes preliminary documentation on consumer loan (Visa, Personal, & Vehicle) requests.
- b) Refers member requests for Home Equity Loans and Home Equity Lines of Credit to Consumer Loan Officer, Mortgage Loan Officer, or Manager.
- c) Evaluates and verifies loan applications and credit criteria. Computes debt ratios. Verifies employment and income. Determines value of collateral. Requests additional information if required.
- d) Makes loan recommendations and forwards to management for decision. Communicates decisions with members and send appropriate documentation.
- e) Coordinates and processes consumer loan closings. Ensures that each loan is promptly and properly prepared, documented, processed, approved, and disbursed.

- f) Counsels members regarding money management and financial matters including conducting credit report reviews. Assists in counseling members whose loan requests were denied, explaining reasons and alternatives.
- g) Responsible for establishing and modifying automatic transfers of consumer loan payments.
- h) Offers SunGuard payment protection, Guaranteed Asset Protection (GAP), and Mechanical Repair Coverage (MRC) coverage to members.
- i) Seeks additional lending opportunities within member profiles and credit reports. Creates and identifies mutually beneficial solutions (Recaptures) for members and the Credit Union.
- j) Ensures that lending operations are conducted in accordance with established Credit Union policies and are legally compliant. Ensures that loan requests are properly documented.
- k) Refers member business lending needs to Consumer Loan Officer or Branch Manager.

Expectations for Employees

- 1) Supports and advances Sun Federal's mission, vision, values, and culture. Accepts responsibility to live Sun Federal's culture. Makes a positive contribution to business plan objectives, goals, and outcomes. Follows Sun Federal's Service Behaviors. Shows professionalism, empathy, and respect in all interactions with members, internal and external.
- 2) Takes personal responsibility to actively listen to the members, understand their needs and take initiative to help the member as your priority. While some have little direct member contact, every position at Sun Federal supports the member.
- 3) Take ownership of job duties. Offer team members assistance when necessary to help develop a fully competent and cohesive workforce. Recommends and develops process improvements and procedures to enhance productivity and improve service.
- 4) Responsible for personal development through training, collaboration, and teamwork. Understands and adheres to all policies, procedures, and regulations. Maintains knowledge of regulations appropriate for position (i.e., Bank Secrecy Act, OFAC, etc.) and attends all training as it relates to position related regulations.
- 5) Adheres to Sun Federal's security procedures and safeguards member information.
- 6) Demonstrates professionalism in dress, tone, flexibility, and communication.
- 7) Consistently acts as part of a cohesive team, demonstrating excellent interpersonal skills and the ability to interact positively with other employees. Maintains open and respectful communication with other departments. Handles conflict directly and discreetly.

PERFORMANCE MEASUREMENTS

- 1) Member services functions are efficiently, effectively, and accurately performed in accordance with established policies, standards, and security procedures.
- 2) Good working relationships and coordination exist with area personnel and Management. Appropriate assistance is provided to area staff as needed. Supervisor is appropriately informed of area activities.
- 3) Required reports and records are accurate, complete, and timely.
- 4) The Credit Union's professional reputation is maintained and conveyed.
- 5) Achieves individual goals as assigned.
- 6) Always displays professional appearance and communication skills.

QUALIFICATION REQUIREMENTS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of knowledge, skill and/or ability required. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions. The individual must be able to successfully pass background checks.

Education/Certification: High school graduate or equivalent.

Required Knowledge: Thorough knowledge of member services and products.
Understanding of member bookkeeping, new account opening, consumer lending procedures and all self-service products.

Experience Required: Three to five years of experience in a Financial Institution and/or customer service.

Skills/Abilities: Excellent communication and public relations skills. Displays a professional image and behaviors that promotes Sun Federal's brand and culture. Demonstrated ability to provide remarkable members service and staff support. Demonstrated ability to work under and meet deadlines; and able to work with multiple priorities. Excellent multitasking skills.

Strong PC skills with the ability to use and instruct others on Microsoft Windows, Word, Excel and Outlook, Branch Suite & Teller Advantage. Proven teamwork skills. Must be fluent in English with excellent written and verbal communication skills. Demonstrated analytical, accuracy and problem-solving skills within a retail environment. Strong interpersonal and administrative skills.

PHYSICAL ACTIVITIES AND REQUIREMENTS

Talking: Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.

Average Hearing: Able to hear average or normal conversations and receive ordinary information.

Finger Dexterity: Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.

Repetitive Motion: Movements frequently and regularly required using the wrists, hands, and/or fingers.

Average Visual Abilities: Average, ordinary, visual acuity necessary to prepare or inspect documents or products or operate machinery.

Physical Strength: Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally.

WORKING CONDITIONS

No hazardous or significantly unpleasant conditions (such as in a typical office). Ability to handle stressful situations as they occur.

ACTIVITIES AND REQUIREMENTS

Reasoning Ability: Ability to apply common sense understanding to carry out detailed but uninvolved instructions and to deal with problems involving a few variables.

Mathematics Ability: Ability to perform basic math skills and to use decimals to compute ratios and percent, and to draw and interpret graphs.

Language Ability: Ability to use passive vocabulary of 5-6,000 words; to read at a slow rate; define unfamiliar words in dictionaries for meaning, spelling, and pronunciation.
Ability to write complex sentences, using proper punctuation, and use adjectives and adverbs.
Ability to communicate in complex sentences, using normal word order with present and past tenses, and using a good vocabulary.

JOB DESCRIPTION INTENT & PURPOSE

Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well-constructed job descriptions are an integral part of any effective compensation system.

All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all inclusive. Additional functions and requirements may be assigned by managers as deemed appropriate.

In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.

Job descriptions are not intended as and do not create employment contracts. Sun Federal maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.

Employee Signature

Date

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