



## Deposit Specialist

<b>Employee:</b>		<b>FLSA:</b>	Non-Exempt
<b>Reports To:</b>	eBranch Deposit Manager	<b>Department:</b>	eBranch
		<b>Updated:</b>	August 2024

**SUMMARY:** The Deposit Specialist serves and communicates with the membership through virtual sources performing multiple tasks from transactions, account maintenance, H.S.A./I.R.A. maintenance and any type of new account(s). Serves membership through new account and member service call queues including but not limited to member transactions through inbound calls, problem resolution, cross selling needs-based products and services and transfer to correct area of expertise in other departments. Also, fills in where needed in the member service area of the eBranch.

**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 Deposit Specialist is directly responsible for the following:**

- a) Performs RMD updates and monthly verification audits.
- b) Maintains certification through continued education within the IRA and HSA program utilizing credit union continued education resources.
- c) Research and request corrections for annual tax reporting through third-party vendors (Ascensus).
- d) Opens and performs transactions on Individual Retirement Accounts (IRA) and Health Savings Accounts (HSA) over electronic communication (online, email, phone and or fax).
- e) Audits IRA, HSA and Education documents from the Branch Network staff.
- f) Reviews reports for accuracy as assigned.
- g) Cross-sells and refers members to consumer or mortgage loan officers, Wealth Management or other business partners based on member needs over electronic communication (online, email, phone and or fax).
- h) Actively participates in the eMSR and new accounts and member service call queues for inbound member calls.
- i) Opens and closes member accounts, checking accounts, secondary savings accounts and certificates over electronic and or virtual communication.
- j) Accurately completes an array of transactions for members through multiple programs.
- k) Manages member needs through various virtual communication sources.
- l) Supports the iMSR team and eCLO team with member demand through the Teller system, new account and member service call queues.
- m) Supports the eBranch and credit union's business plan initiatives as assigned, which includes executing Member outreach effort 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) Maintains a high degree of knowledge in all credit union programs, ensuring quality service and accuracy.
- c) Acts in the member's best interest; consistently educates members about their financial choices including convenience service options.
- d) Participates in attainment of individual and eBranch goals.
- e) Displays sound judgment in handling member requests and exceptions, seeking and documenting approval as needed.
- f) Consistently meets CML & established service behavior standards.

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

- a) Presents and explains Credit Union services and products to members.
- b) Actively participates in Branch goals and achieves individual goals as assigned. Makes assigned outbound calls as directed.
- c) Takes ownership of problems, shows empathy and follows up appropriately. Utilizes member feedback to enhance service quality, creates equitable solutions and increases member loyalty.
- d) Executes areas of the eBranch Cross Training Matrix as directed by management.
- e) Ensures that work area is clean, secure and well maintained. Assists with branch/department presentation.
- f) Keeps manager informed of area activities and significant problems.
- g) Refers members to Collections department, as necessary.
- h) May be responsible for:
  - i. acting as the eBranch Marketing Liaison which includes keeping materials and staff up to date on current marketing promotions.
  - ii. completing member transactions, including but not limited to, deposits, withdrawals, transfers, loan payments and account maintenance.

**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 the priority. While some have little direct member contact, every position at Sun Federal supports the member.
- 3) Takes ownership of job duties. Offers 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 service 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. Completion of specialized IRA and HSA courses as conducted by vendors.

**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 promote 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, Outlook and the credit union's core system. 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 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 accommodation 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.*

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Employee Signature

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Date

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