



Structured Compensation Job Description

## FINANCIAL SERVICE REPRESENTATIVE I

Department: Lending  
Reports to: Branch Manager  
Supervises: Direct: n/a

Level: 1  
Classification: Non-Exempt  
Classification: Full-Time  
Revised Date: 03/27/2017

Role:

The primary role of this position is to be the face of the institution and provide members with specialized services, products, and business practices so that we can enhance their financial future. To accomplish this, this position must convey a high-quality of customer service while identifying the member's need and recommending the most suitable solution for the member. This position is responsible for assisting members with their financial needs, including but not limited to analyzing loan requests, opening new accounts, and answering any questions regarding products and services.

Functions and Responsibilities:

- Greets members professionally and promptly
- Builds and maintains full knowledge of all products and services
- Assist members or potential members with various financial needs including but not limited to answering questions about all products and services and resolving problems within specified authority limits
- Open new accounts including savings, checking, CDs and IRAs
- Prepares and reviews all documentation for completeness and accuracy
- Identify cross-selling opportunities and offers these products and/or services to members
- Receives member loan applications and processes approved loans. This process includes scheduling the date and time to close the loan and setting up member payment distributions.
- Underwrite loans by utilizing assigned lending guidelines
- Effectively execute general transactions and loans with the requirement of assistance on more complex procedures
- Completes all mandatory compliance testing within designated time frame and stays aware of current compliance rules and regulations
- Processes all file maintenance needs in a timely and accurate manner
- To be a licensed notary public and provide notary services as needed
- Maintains privacy of member personal and account information
- Meet or exceed the established cross-selling and loan volume goals assigned by management by establishing and maintaining member relationships
- Practice, promote, and support the mission and vision of the credit union and ensure that they are carried out by each employee.
- Maintains a work area that is clean, well maintained, and secure
- Continually learns and stays current of trends in the marketplace
- Other duties as assigned

Knowledge, Skills, and Abilities:

*Education* A high school diploma or GED

*Experience* Previous loan processing experience in a financial institution is preferred

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*Skills/Abilities*

Must have strong verbal and interpersonal communication skills and also the ability to effectively communicate with members, management, and staff.

Strong strategic and creative thinking abilities

Assumes responsibility for achieving goals (goal oriented) and accuracy

Good customer service skills

Excellent interviewing skills

Must have a professional appearance, dress, and attitude

Strong financial and time management skills

Strong working knowledge of relevant software including Microsoft Office, Word and Excel

Builds collaborative and productive relationships in the branch

Possesses a passion for accuracy

*Physical Requirements*

While performing the essential duties of the position, the employee would be regularly required to stand, sit, walk, stoop, kneel, talk, and hear. Vision requirements include close vision and the ability to focus. The nature of this position requires physical mobility and the ability to occasionally lift and/or move a maximum of 30 pounds

*Working Conditions*

Work is performed indoors with some potential for exposure to safety and health hazards related to electronics work. May require periodic travel between branches. There is exposure to potential hazardous conditions such as robbery. Employees are to receive detailed instructions and procedures to follow in order to minimize risk. In accordance with the American 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.

This job description is not a complete statement of all duties and responsibilities comprising this position. Job descriptions are not intended and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.