



Job Description

TITLE: Member Service Representative

REPORTS TO: Branch Manager

PURPOSE:

The Member Service Representative (MSR) assists members in all aspects of the credit union's savings, products and services. This position is responsible for providing up-to-date information, answering questions, research, and resolving discrepancies and maintaining all documentation for savings products and services.

PRIMARY RESPONSIBILITIES:

- Maintain a cash drawer within the limits in the "Frontline Resource Guide"
- Balance cash drawer accurately and in a timely manner
- Opening, maintenance and closing all account types.
- Handle requests from members for transfers, deposits, loan payments, check requests, wires, IRA's and any other requests received from members
- Welcome members to the credit union in a courteous, professional and timely manner, providing prompt accurate and efficient service on all products and services
- Maintain service standards and meet Branch Scorecard/sales goals, utilizing the CRM.
- Responding to member inquiries regarding products received in person, by telephone or electronically, in a timely manner
- Maintain accurate, up-to-date documentation that complies with State and Federal regulations
- Research and resolve any issues or discrepancies
- Attend educational seminars annually to retain certification, as applicable
- Generate reports as requested by management
- Perform loan department duties (loan applications) as needed
- Notarize documents as needed (after 6-months in role)
- Audit accounts for accuracy
- Attend all required organizational and departmental meetings as scheduled
- Perform other duties as assigned

BSA COMPLIANCE:

This job requires an understanding of and compliance with the Bank Secrecy Act, OFAC, the USA PATRIOT Act, and related credit union policies and procedures, including the reporting of suspicious activity, including insider abuse, as directed. The role includes the management and support of subordinate team members' responsibilities in these areas.



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JOB COMPENTENCIES:

- Communication
- Job Knowledge
- Member Focus
- Productivity

REQUIREMENTS:

- High School Diploma or GED, additional coursework preferred
- Preferred experience with Microsoft Office
- Prior loan experience a plus
- Knowledge of Individual Retirement Accounts and state and federal regulations regarding and become IRA CIS I certified and retain certification
- Demonstrates an understanding of and adheres to the requirements of all federal, state, and local laws, including those of the Bank Secrecy Act (BSA) and the Office of Foreign Assets Control (OFAC), as it specifically relates to the job functions”
- Ability to effectively communicate with members and all team members
- Must possess a positive work attitude
- Will serve as back-up for all DMCU branches as needed to fill in during vacation/call-ins
- Work scheduled Saturdays
- Completion of all required compliance and information security training annually.

WORKING CONDITIONS:

- Ability to lift 10-15 pounds.
- Ability to sit for long periods of time.