**MY CREDIT UNION**

**JOB DESCRIPTION**

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| **JOB TITLE:** | Universal MSR |
| **FLSA CLASSIFICATION:** | Non-Exempt |
| **REPORTS TO:** | Branch Manager |
| **LOCATION: Check One:** | Richfield  Lyndale  OSR  IGH |

***JOB SUMMARY:***

The Universal MSR plays a key role by providing excellent member service, products and other services to members. In addition to performing a variety of tasks associated with transacting member requests and verifying the completeness of transactions, the Universal MSR is in the prime position to develop new business opportunities with current and potential members.

***ESSENTIAL DUTIES AND RESPONSIBILITIES****:*

1. Process cash withdrawals from savings and checking accounts, verify signatures and deposit balances, examine all checks, account tickets, cashier’s checks and savings bonds to determine negotiability.
2. Review and verify account opening checklists.
3. Open new accounts, including compiling and preparing new account paperwork and applications.
4. Identify the unmet needs of current and potential members and offer appropriate products and services.
5. Promote and provide information to members o new and enhanced products, services, promotions, etc.
6. Actively cross sells and maintain up-to-date knowledge on all products and services.
7. Review loan applications and make appropriate recommendations for approval.
8. Close loan requests with members starting with Visa, Share Secured, and then as experience dictates move to Auto loan applications and Boat Motor and Trailer.
9. Actively cross-sells loan protection products.
10. Participate in community events to increase Credit Union visibility and develop business opportunities.
11. Other duties as assigned.

***TELLER DUTIES:***

1. Perform routine member service transactions.
2. Respond and resolve member’s requests.
3. Provide account information regarding account status, current balances and loan payoffs.
4. Follow internal security procedures for member identification.
5. Prepare and process Federal Reserve cash shipments and deliveries.
6. Prepare and process ATM cash exchange and shipments.
7. Follow cash balancing procedures.
8. Follow Safe Deposit Box procedures for member access.
9. Follow check scanning procedures.
10. Weekly cash ordering.

***DEPOSIT, SPECIALTY ACCOUNTS & OTHER DUTIES***

1. Open consumer and business deposit accounts per credit union procedures.
2. Process IRA transactions.
3. Originate consumer loan applications and perform loan closings.
4. Process wire transfers requests per credit union procedure.
5. Assist members with online and mobile banking.
6. Promote other credit union services such as investment & retirement services, mortgages, including home equity lines of credit and commercial lending.
7. Order and fill branch supplies.

***STANDARDS OF PERFORMANCE:***

1. Always convey a professional image by being respectful, courteous, and considerate of members, co-workers through verbal and non-verbal communications, adhering to MY Credit Union’s dress code, and maintain a clean organized workspace.
2. Follow MY Credit Union’s Harassment, Discrimination and Respectful Conduct Policy and the Fraud Policy/Code of Ethics Statement.
3. Complies with Bank Secrecy Act/Anti-Money Laundering/CIP (U.S. Patriot Act) procedures and policies.
4. Safeguard the confidentiality and security of member information and other sensitive data, in accordance with MY Credit Union’s policies and procedures.
5. To remain compliant with all other MY Credit Union’s policies and procedures
6. Be an effective team member through cooperation, flexibility, dependability, attendance, lack of tardiness and participation at meetings and training.

***MINIMUM QUALIFICATIONS:***

Education:

1. High School diploma or equivalent.

Experience:

1. 6 months or more of customer service.
2. Credit Union experience preferred.

Other Required Knowledge, Skills, and Abilities:

1. Excellent verbal and non-verbal communication skills. Ability to speak effectively to members and employees of the organization. Ability to read and interpret basic forms, credit union documents, operating and maintenance instructions, and procedure manuals.
2. Desire, ability and experience in working with and helping people in a professional setting with a professional business appearance.
3. Up-to-date and comprehensive knowledge of all MY Credit Union products and services.
4. Proficiently operate a computer. Working knowledge of Microsoft Office and Windows operating system. Ability to use copy machine, fax machine, typewriter, printer and general office equipment.
5. Must be well organized.
6. Must be bondable and honest.

***EQUIPMENT USED:***

* Microsoft 365, Microsoft Office Suite, 10-Key Calculator, Computer

***MENTAL & PHYSICAL DEMANDS/WORKING CONDITIONS:***

Mental Effort:

1. Able to manage multiple requests at the same time.
2. Able to maintain a professional demeanor in stressful circumstances.

Physical Requirements:

1. The employee must be able to lift 35 pounds.
2. The employee is regularly required to stand for extended periods (6-8 hours a day).
3. Use their hands and fingers to handle or feel objects, tools, or controls; reach with hands and arms; and talk or hear.
4. The employee is occasionally required to climb, balance, stoop, kneel, crouch, or crawl.
5. The employee must be able to read from a computer screen and enter data with the use of a keyboard.

Working Conditions:

1. Stress varies depending on workflow from high to low.
2. Some travel between offices may be required.

Logo, company name

Description automatically generated

**Job Description Acknowledgement**

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| --- | --- |
| **JOB TITLE:** | Universal Member Service Representative |
| **FLSA CLASSIFICATION:** | Non-Exempt |
| **REPORTS TO:** | Branch Manager |
| **LOCATION: Check One:** | Richfield  Lyndale  OSR  IGH |

**Disclaimer:** This position description is intended to describe the general nature and level of work being performed by the person assigned to this position.

It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this job.

Employees holding this position will be required to perform any other position related duties as required by management.

Individuals with disabilities will not be disqualified because of their inability to perform nonessential or marginal functions of the job. No selection criteria that screen out or tends to screen individuals with disabilities will be used by the credit union. The credit union will provide reasonable accommodations to assist individuals with disabilities based on guidelines within the Americans with Disabilities Act.

I have read and understand all the above. I have reviewed the essential duties and responsibilities for which I am responsible. I understand that this document does not create an employment contract and that I am employed by MY Credit Union on an “at will” basis.

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Employee Signature Date

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Supervisor Signature Date