

**Ideal Credit Union**  
**Structured Compensation - Job Description**  
**Member Service Representative I**

Data Year: 2025

Prepared On: 03/05/2025

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Department:	Operations	Grade:	7
Reports To:	Branch Manager	Classification:	Non-Exempt
Supervises Direct:	0	Supervises Indirect:	0
Approved By:	SVP of Member Experience	Effective Date:	03/18/2022
		Revised Date:	01/25/2023

**Role:**

To provide great service to members and potential members while assisting them with their Credit Union needs; explains services, sets up new accounts, responds to problems, and directs members to the appropriate people.

**Essential Functions & Responsibilities:**

- E 60% Assists members with opening and closing accounts (checking, loans, investments, deposits, and new members), maintain account information on computer system, answers questions about products and services and resolves problems that are within their authority to resolve. Refer situations that are beyond their authority to their supervisor, along with their recommendations.
- E 20% Identifies cross-sell opportunities and cross-sells services to members.
- E 5% Ensures that appropriate records are maintained and required reports are prepared.
- E 5% Acts as liaison between members and various organizations and departments.
- N 5% Based on office needs, performs cash service duties as needed. Including opening and closing branch offices, balancing branch totals and securing facility.
- N 5% Performs other duties as assigned.

**Performance Measurements:**

1. Displays courtesy and attentiveness with members. Makes the member feel valued. (To acknowledge all members within 30 seconds. To respond to all correspondence within 24 hours.)
2. Increase sales of deposits, Investments, and loans by assigned goals each month.
3. To provide member service with no errors in paperwork and account maintenance. (loans, accounts, payroll setup and titles)
4. Does not offer or negotiate rates or terms for any mortgage secured financial products. To comply with the CFPB regulations employees in this position must be able to prove financial fitness as defined in the regulation. Must attain an NMLS number.
5. Takes ownership for every service outcome. Makes appropriate and timely suggestions about products to members. Sells the "relationship" and the "Credit Union", not just the product. Knowledgeable about all Credit Union products and the organization.
6. Must complete and pass with 80% or higher all required regulatory testing within twelve months.
7. Resolves problems to member's satisfaction. Handles complaints in a respectful, caring way. Uses problems and complaints as a way to improve service.

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8. Makes effective referral to other specialists when appropriate.
9. To develop and improve knowledge and skills in the Member Service area.
10. Assist branch efforts in community involvement (Examples: Parades, Community Day's or Events) this may mean working and or volunteering hours.
11. Complies with Bank Secrecy and the AML Act, as well as completes all required compliance testing.

**Knowledge and Skills:**

Experience	One year to three years of similar or related experience.
Education	Equivalent to a high school education.
Interpersonal Skills	Courtesy, tact, and diplomacy are essential elements of the job. Work involves much personal contact with others inside and/or outside the organization for purposes of giving or obtaining information, building relationships, or soliciting cooperation.
Other Skills	Able to operate a 10-key calculator, typewriter, and computer keyboard.
Physical Requirements	This position may involve standing or walking occasionally, but may also involve sitting for extended periods of time. Typing or otherwise working primarily with fingers rather than with the whole hand or arm is required on a regular basis. Expressing or exchanging ideas by means of the spoken word, ability to receive detailed information through verbal and written communication, and the ability to see with or without corrective lenses are all necessities of this position on a continual basis.
Work Environment	Office environment, which may include working extra hours and weekends, overtime, rotating shifts, and may be stressful at times.

**Acknowledgment**

The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. 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.

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

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Printed Employee Name

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Date

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Employee Signature