

Ideal Credit Union
Structured Compensation - Job Description
Operations Representative - Retirement Accts

Data Year: 2025

Prepared On: 09/05/2025

Department:	Operations	Grade:	8
Reports To:	Manager of Operations	Classification:	Non-Exempt
Supervises Direct:	0	Supervises Indirect:	0
Approved By:	VP of Operations	Effective Date:	02/01/2022
		Revised Date:	09/05/2025

Role:

To support members and staff within the market with operational needs, and a proven knowledge of Ideal Credit Union's processes and procedures. To provide great service to members, potential members, and staff while communicating effectively and professionally in each interaction.

Essential Functions & Responsibilities:

- E 40% Tax Advantaged Account:
Assist the Manager of Operations with administering the organization's tax-advantaged accounts. Ensures that appropriate and accurate records are maintained for all tax-advantaged account applications, maintenance, and transactions. Processes HSA and IRA transfers to or from other financial providers. Processes death claims for all tax-advantaged accounts. Responds to member and employee inquiries regarding Tax Advantaged Account products and processes.
- E 20% Operations Support:
Participates in various capacities as a member of the Operations Department, assisting with projects and tasks as needed. Plays an active role on the DNA Operations Team and assists with release testing, troubleshooting system related issues, and provides front office support as necessary. Provides front and back-office support for MeridianLink deposit accounts; troubleshoots and escalate issues accordingly. Be a resource for MeridianlinkHelp email group as needed. Process Operations service requests and aid in non-IRA related death claims as needed.
- E 15% Training & Procedures:
Assists Manager of Operations and Training with creating, reviewing and updating necessary training material as it relates to tax-advantaged accounts or other processes related to Operations. Assists Operations Management with consistency and preparation of processes and procedures across the market and initiates ongoing updates and changes as deemed necessary.
- E 15% Cross-Training:
Maintains a general knowledge and understanding of safe deposit boxes, business, and specialty account processes as they relate to Operations to effectively serve as the back-up for the department when necessary.
- N 5% Performs other job related duties as assigned.

Performance Measurements:

1. To maintain a high level of knowledge related to systems relating to Operations.
2. To maintain a professional, courteous, and friendly atmosphere for members and co-workers.
3. To ensure all IRA/HSA required tasks are processed accurately and completed within a timely manner.

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4. To discuss any issues that arise with the Manager of Operations in a timely manner.
5. To maintain a working knowledge of all operations related processes.
6. To develop and improve knowledge and skills in the IRA/HSA, Business Account, Specialty Accounts, Safe Deposit Box, and applicable Member Service areas
7. To participate in Ideal Credit Union training opportunities as directed by manager.
8. Attends scheduled training and completes all online learning assignments. Stays current on credit union product knowledge, procedure, and policies. Must complete and pass with 80% or higher on all required compliance testing within the year.
9. Must complete and pass with 80% or higher on all required compliance testing within the year.

Knowledge and Skills:

Experience	One year to three years of similar or related experience.
Education	(1) A two-year college degree, or (2) completion of a specialized certification or licensing, or (3) completion of specialized training courses conducted by vendors, or (4) job-specific skills acquired through an apprenticeship program.
Interpersonal Skills	Work involves much personal contact with others inside and/or outside the organization for the purpose of first-level conflict resolution, building relationships, and soliciting cooperation. Discussions involve a higher degree of confidentiality and discretion, requiring diplomacy and tact in communication.
Other Skills	Must obtain or maintain in good standing IRA/HSA certification and maintain expertise in Specialty Accounts.
Physical Requirements	This position involves sitting for extended periods of time to talk and hear, repetitive use of arms, wrist, and hands, and reaching with the arm on a continual basis. 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. Will provide member service duties at different offices as deemed necessary.

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.

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

Printed Employee Name

Date

Employee Signature