

Ideal Credit Union
Structured Compensation - Job Description
Card Services Specialist I

Data Year: 2026

Prepared On: 01/12/2026

Department:	Payment Systems	Grade:	7
Reports To:	Card Services Manager	Classification:	Non-Exempt
Supervises Direct:	0	Supervises Indirect:	0
Approved By:	Chief Operating Officer	Effective Date:	01/01/2026
		Revised Date:	01/12/2026

Role:

Responsible for performing and supporting inquiries, maintenance, reports, daily operations for debit and credit card and other payment products to members and other Ideal staff.

Essential Functions & Responsibilities:

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| E | 40% | Primary job duties include to provide dedicated support in processing of various debit and credit reports requiring essential account maintenance. Maintain proficiency in systems supporting these functions. |
| E | 25% | Perform debit and credit card operational servicing, support and maintenance requests for members and staff. Serve as a subject matter expert in the business unit. Document and update procedures where applicable. |
| E | 20% | Performs a variety of duties to provide members with the use of their credit and debit cards in a trouble-free environment. Ensure all critical department deadlines are met and maintained. |
| E | 10% | Assist with departmental and large scale project implementations to support card and other payment and credit union growth initiatives. |
| N | 5% | Performs other job related duties as assigned. |

Performance Measurements:

1. Ensure all new credit applications are processed accurately while reporting discrepancies in a timely manner.
2. Maintain working knowledge of credit card offerings, including rates and strategies.
3. Serve as a subject matter expert on complex debit card support issues
4. To build on knowledge of programs related to the payments department.
5. Maintain professional, courteous and friendly atmosphere for members and co-workers while promoting teamwork amongst all Ideal departments and staff.
6. Complies with all corresponding regulations including but not limited to Bank Secrecy and AML Act.
7. Completes all required compliance testing.
8. Able to work with minimal supervision.

Knowledge and Skills:

Experience	One year to three years of similar or related experience.
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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 have good communication skills. 10-key calculator, typewriter, and keyboard skills.
Physical Requirements	This position may involve standing or walking occasionally, but may also involve sitting for extended periods of time. Exerting up to 20 pounds force on objects by means of lifting, carrying, pushing or pulling may be occasionally required. Typing or otherwise working primarily with fingers rather than with the whole hand or arm is required on a continual basis. Expressing or exchanging ideas by means of the spoken word, ability to receive 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.

ACKNOWLEDGEMENT

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.

Printed Employee Name

Date

Employee Signature