

Member Engagement Specialist I

City & County Credit Union

Classification: Non-Exempt

Reports to: Branch Manager

Review Date: August 2023

JOB DESCRIPTION

The Member Engagement Specialist (MES) I assists members in opening new accounts, interviewing, and closing of loan requests, explaining the benefits of the credit union's products and services, and performing teller transactions. The MES provides excellent service, conducts follow up calls to members in a timely manner, completes tasks as efficiently as possible, is skilled in cross selling products and services and is knowledgeable of loan policies and procedures, financial institution regulations and all credit union services.

Essential Functions:

- Greet and welcome members to the credit union in a courteous, professional and timely manner, providing prompt, accurate and efficient member service.
- Accurately process member transaction and service requests. This includes but is not limited to deposits, withdrawals, transfers, payments to and from the member's account, and opening new or maintaining existing accounts.
- Assist and educate members with selecting the products and services that best meet their needs and recommend other complementary services to provide member satisfaction, increase product penetration, and promote the credit union.
- Provide timely responses for account inquiries, member questions and member research requests.
- Maintain accuracy in balancing and integrity in all actions related to member accounts.
- Conduct follow-up and outbound calls to members/potential members in a professional and timely manner.
- Assist in conducting and documenting branch audits as needed.
- Maintain and apply a comprehensive knowledge and understanding of all credit union products, services, policies, and procedures.
- Contribute effectively to personal/individual, department and organizational goals.
- Possess a basic understanding of financial institution regulations and how they apply to the credit union.
- Exercise discretion, judgment, and initiative regarding transaction problems and inquiries.
- Maintain confidentiality of member account information. Follow established policies and procedures in responding to inquiries and requests.
- Contribute to a positive working environment by acting as a team player with in the branch and the credit union as a whole.
- Maintain a clean, organized workstation.
- Research and resolve discrepancies for self, and assist others. Report any discrepancies to the supervisor as necessary.
- Assist all areas of the Credit Union as needed.
- Establish new member relationships by following procedures and established qualification guidelines.
- Analyze account opening documentation to best determine membership and account options available and adhere to risk mitigation procedures.
- Conduct initial loan interview on consumer lending products. Begin loan process in operating system.
- Educate members on loan protection products.
- Analyze credit report to identify financial needs and educate the member on our products and services to best help them with their needs.
- Serve as a point of contact in a centralized lending environment, including making advocacy calls to our members as appropriate and conducting loan closings in branch.
- Follow Bank Secrecy Act (BSA) policies and procedures as they relate to this position.
- Other responsibilities as assigned.

Business Development

- Proactively networks both internally and externally to build referral sources to drive in additional business.
- Initiates and conducts business development efforts through both individual and joint branch presentations to prospects. This includes Community Development activities establishing through the Marketing Department.
- Actively participates in branch sales and product knowledge meetings.

Competencies & Skills:

- High attention to detail, accuracy and thoroughness.
- Able to effectively and professionally communicate to all employees, City & County CU members, and outside vendors, including verbal and written communication.
- Willing and able to be flexible and adaptable to changing job requirements.
- Positive member impact.
- Positive team impact.
- Able to work independently, with little supervision.

Qualifications:

- High School degree required, Associates or Bachelor's degree preferred.
- 2+ years prior credit union/banking experience preferred.
- Prior customer/member service skills, including ability to cross-sell services and products.
- Excellent verbal and written communication skills.
- Computer skills and proficiency in MS Office Suite required.

Supervisory Responsibility: This job has no supervisory responsibilities.

Work Environment:

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers and phones.

Physical Demands:

Continuous standing and walking throughout the workday. Occasional sitting for periods of time when providing services to members. Occasional lifting up to 50 pounds. Frequent bending, squatting, or kneeling to reach supplies on ground level. Occasional reaching above shoulder level for supplies overhead. Continuous use of hands in repetitive tasks such as simple grasping, twisting/turning of wrists; finger dexterity to perform various clerical duties such as typing, writing, and handling money. Continuous speaking, listening and hearing for interaction with members and coworkers. Continuous clarity of vision at 20 inches or less for normal processing of members' transactions. Continuous clarity of vision at 20 feet or more for security purposes.

Expected Hours of Work:

Longer hours, evenings and weekend work may be necessary.

Travel: This position requires 20% travel to provide branch coverage when short staffed and/or for in-person training sessions.

Other Duties:

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.