

# Genisys Credit Union

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## POSITION DESCRIPTION

**POSITION TITLE:** FSR Lending  
**CLASSIFICATION:** Non-Exempt

**DEPARTMENT:** Branch  
**APPROVED BY:** Human Resources

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### REPORTING RELATIONSHIPS

**POSITION REPORTS TO:** Branch Manager and/or Assistant Branch Manager  
**MANAGEMENT POSITION:** No  
**POSITIONS SUPERVISED:** None

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### POSITION PURPOSE

Ensures that members are promptly and professionally served by performing a broad variety of member services functions. This is primarily a lending/member service position. May be required to perform teller transactions, as needed.

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### ESSENTIAL FUNCTIONS AND BASIC DUTIES

**Assumes responsibility for the efficient, effective, and accurate performance of Teller functions, as needed.**

1. Represents the Credit Union in a courteous and professional manner.
2. Assists with check/cash deposits/withdrawals, as needed, while adhering to our cash/check handling policy.
3. Processes cash advances, cashier's checks, money orders, and government savings bonds, after verification of signatures and account review.
4. Operates cash dispense/recycler machines, if applicable.
5. Assists with ATM and/or Night Drop processing.
6. Assists with processing end of day branch balancing tasks.
7. Answers phone.
8. Assists with balancing and imaging checks.

**Assumes responsibilities for providing effective member service for all phases of consumer loan processing and member service activities.**

1. Completes consumer loan applications while interviewing members.
2. Makes recommendations on credit worthiness of applicant.
3. Reviews loan application file to verify that application data is complete and meets credit union standards, including type and amount of loan, borrower assets, liabilities, and length of employment.
4. Pulls credit bureau to verify accuracy of information on application.
5. Processes and verifies accuracy of applicable loan forms.
6. Calls specified companies to obtain loan balances and pay history.
7. Informs decision maker of discrepancies in application information.
8. Schedules member loan closings in a way that offers excellent member service.
9. Verifies that loan approval conditions are met before pay out.
10. Properly disburses loan proceeds on approved consumer loans
11. Maintains timelines and quality in processing loans.
12. Approves loan within specified limits according to Credit Union guidelines or refers loan to Underwriting for approval.
13. Reconciles member problems with accounts.
14. Opens and closes personal, business, and legal accounts
15. Processes Certificates of Deposits and IRAs.

16. Processes check orders and stop payments on checks.
17. Processes ATM/Debit card requests and fraud or disputes.

**Assumes responsibility for cross-selling and promoting Genisys products and services.**

1. Shows support of the Credit Union's goals and objectives
2. Cross-sells Credit Union products and services.
3. Cross-sells Credit Union loan protection products.
4. Maintains an individual scorecard with assigned sales goals.
5. Uses sales tracking program for selling opportunities.
6. Reviews credit reports to uncover loan opportunities.
7. Proactively calls and/or emails members using credit union lead lists to seek out sales opportunities.
8. Establishes and maintains sales pipelines for future sales opportunities.
9. Follows up on sales leads and past sales conversations with members/non-members.
10. Use sales tracking program to place service and sales calls.
11. Completes Monthly Sales Plans or Improvement Plans, when applicable.
12. Comes prepared for sales related meetings (i.e. one-on-one coaching sessions, weekly branch sales meetings, etc.).

**Assumes responsibility for establishing and maintaining effective, professional business relations with members.**

1. Ensures that members' requests and questions are promptly resolved.
2. Processes account change requests.
3. Ensures that all members are informed of Credit Union services and policies including eligibility for membership, types of available accounts, interest and dividend rates, payroll deduction options, and other related services and information.
4. Maintains privacy of member account information.
5. Ensures that the Credit Union's quality reputation is maintained and projected.
6. Establishes and deepens member's relationships thru onboarding.

**Assumes responsibility for establishing and maintaining effective coordination and working relationships with area personnel and with management.**

1. Assists area personnel as required.
2. Keeps supervisor informed of area activities and of any significant problems or concerns.
3. Completes required reports and records accurately and promptly.
4. Attends meetings and training sessions as required.
5. Maintains positive working relationships with other team members and/or departments. Assists other team members, as needed, to achieve goals.

**Assumes responsibility for related duties as required or assigned.**

1. Ensures that work area is clean, well maintained, and secure.
2. Performs other duties that help support branch operations or sales, as assigned or directed by supervisor.
3. Maintains and promotes an adequate productivity level while providing quality member service.

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## **QUALIFICATIONS**

**Education/Certification:**

High school graduate or equivalent.

Ability to become and remain 100% bonded.

Credit Insurance Licensing is a requirement. Licensing exam must be taken within two weeks of accepting the position and before lending training begins. After one unsuccessful testing attempt, a second and final attempt is required within 2 weeks. Inability to pass the licensing exam after two attempts will result in placement in another position or dismissal.

Once in the position, may need to obtain Signature Guarantee Medallion Certification, Notary Public, and NMLS.

**Required Knowledge:**

Knowledge of Lending policies and procedures.

Basic understanding of Credit Union operations.

BSA Specific Requirements: Knowledge of Customer Identification Program including Beneficial Ownership requirements, Customer Due Diligence program, Identity Theft Red Flags, Financial Exploitation Prevention Act, Truth in Savings, Privacy Policy, OFAC requirements and reporting suspicious activity when identified to your Manager or to the BSA department. Complete assigned training.

**Experience category:**

Previous sales experience helpful.

**Skills/Abilities:**

Good communication skills.

Professional appearance, dress, and attitude.

Good math skills.

Ability to operate related computer applications and business equipment including adding machine, copy machine, coin and money counting machines, and telephone.

Good typing skills.

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## PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

This employment position may require the employee to regularly sit, stand, talk or hear. The employee must regularly lift and/or move up to 10 pounds and occasionally lift and/or move up to 40 pounds.

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## WORKING CONDITIONS

**None:** No hazardous or significantly unpleasant conditions (such as in a typical office).

The noise level in the work environment is usually moderate.

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## MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

**Reasoning Ability:**

Ability to apply common sense understanding to carry out detailed but uninvolved instructions and to deal with problems involving a few variables.

**Mathematics Ability:**

Ability to perform basic math skills and to use decimals to compute ratios and percents, and to draw and interpret graphs.

**Language Ability:**

Ability to use passive vocabulary of 5-6,000 words; to read at a slow rate; define unfamiliar words in dictionaries for meaning, spelling, and pronunciation.

Ability to write complex sentences, using proper punctuation, adjectives, and adverbs.

Ability to communicate in complex sentences; using normal word order with present and past tenses; and using a good vocabulary.

## INTENT AND FUNCTION OF JOB DESCRIPTIONS

*Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well-constructed job descriptions are an integral part of any effective compensation system.*

*All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.*

*In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.*

*Job descriptions are not intended as and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.*

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*Employee's Signature*

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*Date*

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*Human Resources Representative Signature*

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*Date*