

POSITION DESCRIPTION

POSITION TITLE: Member Service Representative/Teller

DEPARTMENT:

CLASSIFICATION:

APPROVED BY:

REPORTING RELATIONSHIPS

POSITION REPORTS TO: Head Teller

POSITIONS SUPERVISED: None

POSITION PURPOSE

Responsible for providing a variety of paying and receiving functions for members in person, via phone, and through the mail, including processing deposits, withdrawals, loan payments, cashiers' checks, money orders and cash advances. Balances each day's transactions and verifies cash totals. Performs a broad variety of member services functions such as opening and closing accounts, renewing certificates, and assisting members with account problems. Answers members' questions regarding Credit Union services provided and performs a variety of account maintenance duties. Actively cross-sells Credit Union services. Performs specific assigned side-jobs including various clerical and receptionist functions and assists other Member Service Representatives with duties as required. Serves members promptly and professionally.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. **Assumes responsibility for the efficient, effective and accurate performance of teller functions.**
 - a. Represents the Credit Union in a courteous and professional manner.
 - b. Receives share deposits and loan payments.
 - c. Processes cash advances, cashiers' checks, money orders, and performs shared service functions.
 - d. Disburses cash or check share withdrawals and processes transfers.
 - e. Verifies transactions. Monitors deposit amounts and examines documents for endorsement and negotiability. Detects and resolves discrepancies promptly.
 - f. Balances daily transactions and verifies cash totals. Investigates and resolves out-of-balance conditions.
2. **Assumes responsibility for the effective and professional performance of member service functions.**
 - a. Presents and explains Credit Union services and products to members and assists in meeting their financial needs. Opens and closes accounts. Orders checks for members' accounts.
 - b. Answers questions and solves problems for members by listening to problems, collecting data, securing answers and reporting results to the inquiring party. Takes stop payment orders.
 - c. Receives and directs members and telephone calls. Responds to inquiries and questions if possible or directs them as necessary. Records and relays messages.
 - d. Performs file maintenance and account changes as needed.
 - e. Keeps members informed of Credit Union services and policies, including types of available accounts, interest and dividend rates and other related services..

Radius Federal Credit Union

- f. Maintains and projects the Credit Union's professional reputation. Maintains privacy of member account information.
- 3. **Assumes responsibility for establishing and maintaining effective coordination and working relationships with area personnel and with management.**
 - a. Assists area personnel as required.
 - b. Keeps supervisor informed of area activities and of any significant problems or concerns.
- 4. **Assumes responsibility for related duties as required or assigned.**
 - a. Performs drive-up service and night drop functions as assigned.
 - b. Ensures that work area is clean, secure and well maintained.

QUALIFICATIONS

EDUCATION/CERTIFICATION: High school graduate or equivalent.

REQUIRED KNOWLEDGE: Knowledge of Teller and Member Service Representative operations and procedures.

Basic understanding of Credit Union operations.

EXPERIENCE REQUIRED: Abilities generally acquired on the job in 12 months. No experience necessary.