

**ADVANTAGE FEDERAL CREDIT UNION
JOB DESCRIPTION**

POSITION: Member Service Representative	DATE: May 2013
CLASSIFICATION: Non-Exempt	REPORTS TO: Branch Manager

PRIMARY FUNCTION:

Serves the financial needs of members professionally, efficiently and confidentially according to the spirit and guidelines of the Advantage Dedication to Excellence. Actively promotes all AFCU products and services while exceeding defined sales goals.

DUTIES & RESPONSIBILITIES:

- Maintains current knowledge of all credit union products and services, and advises members on those that best meet their needs.
- Opens new accounts, including IRA's and certificates, following all prescribed guidelines.
- Explains repayment terms and answers questions regarding various types of loans.
- Requests credit reports if necessary, verifies value of collateral, and makes sure all necessary documentation is completed according to document check list.
- Disburses proceeds of loans approved by authorized lending officers, verifying that all required documentation is available, signed and complete. Reviews and explains all required legal disclosures and loan terms with the member.
- Accepts credit applications and helps members understand the loan application and insures that all questions are answered.
- Assists members with information requests regarding vehicle values, interest rates, lending policies and other information regarding credit union products and services and loan related matters.
- Processes routine transactions in person, by phone and by mail.
- Completes payroll deduction, various direct deposit forms, and all credit union required forms in an accurate and timely manner.
- Processes member requests for stop payments, share draft copies, wire transfers, fax service, Access Line, ATM cards and account researches, in an accurate and timely fashion, assessing fees when required by the credit union's fee schedule.
- Cross-sells all credit union products and services.
- Provides financial counseling, answers member's questions and helps find the best solution to

his/her financial problems in person, by phone, or through correspondence.

- Completes protest forms and assesses the appropriate fees.
- Processes IRA direct transfers, rollovers and withdrawals.
- Processes insurance claim forms on loans.
- Performs other miscellaneous duties as required.
- Performs the duties of a teller when needed.

ESSENTIAL FUNCTIONS: Duties and responsibilities noted with asterisks (*) are considered to be the essential functions of the job description.

QUALIFICATION REQUIREMENTS: To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. ⁽¹⁾

EDUCATION and/or EXPERIENCE:

High School diploma or an equivalent combination of education and experience.

LANGUAGE SKILLS:

Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, vendors or customers.

MATHEMATICAL SKILLS:

Ability to work with mathematical concepts such as probability and statistical inference. Ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations.

REASONING ABILITY:

Ability to define problems, collect data, establish facts, and draw valid conclusions. Ability to interpret an extensive variety of technical instructions in mathematical or written form and deal with several abstract and concrete variables.

EQUIPMENT/TOOLS:

- Computer/Printer
- Adding machine
- Telephone
- Fax machine
- ZON(cash advance processing)
- Magtek (PIN encoding)

PHYSICAL DEMANDS: The physical demands described here are representative of those that must be met

by an employee to successfully perform the essential functions of this job. ⁽¹⁾

While performing the duties of this job, the employee is regularly required to stand, walk, sit, and talk or hear. The employee is occasionally required to use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; climb or balance; and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 25 pounds.

WORK ENVIRONMENT: The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. ⁽¹⁾ The noise level in the work environment is usually moderate.

COMMENTS:

- Ability to analyze financial information
- Ability to determine credit worthiness
- Good interviewing skills
- Good communication skills
- Excellent organizational skills
- Ability to exercise sound judgement
- Ability to concentrate and function under pressure
- A team player and a positive attitude
- People oriented
- Neat and professional appearance
- Commitment to learn and grow with the organization
- Works independently with a minimum of supervision

⁽¹⁾ *Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.*