

TVFCU

Member Service Representative I

Department: Branch Member Services

FLSA Status: Non-Exempt

JOB SUMMARY: Directs members to proper CU department or personnel and ensures a positive, long lasting first impression of TVFCU for members and nonmembers.

Assists members with general CU inquiries.

REPORTS TO: Branch Manager - **Melissa Kasmarek**

SUPERVISES: N/A

ESSENTIAL FUNCTIONS:

- Understands the need for absolute certainty in obtaining proper ID before relinquishing any account information. Observes and adheres to attention messages and E-notes on each account.
- Answers with expertise all general member or account related questions and seeks assistance as necessary; is familiar with general TVFCU knowledge.
- Handles account transfers, issues cashier's checks, answers balance and direct deposit questions, and handles general account inquiries.
- Ensures that only approved members or outside vendors are allowed past entrance with designated credit union staff.
- Examines ID from all outside vendors to include technicians, electricians, contactors, etc.
- Understands and distributes credit union forms housed at reception.
- Assists in maintaining a clean and orderly lobby area by picking up writing desk area, changing calendar, refilling deposits/withdrawals slips/pens and checks tables periodically throughout the day.
- Assigns branch team to members and non-members for assistance.
- Checks reception supply shelves and replenishes as needed. Ensures area is neat and contains no food or drink.
- Maintains current knowledge on safety deposit boxes, opens new safety deposit boxes for members, understands process of closing safety deposit box when member vacates as well as how to allow access to safety deposit box.
- Informs branch department before leaving the reception desk for any time.
- Secures front door, opens and locks doors in am and pm, including remaining at reception desk until lobby is free of members.
- Reviews and verifies membership cards.
- Prints out statements, order checks, retrieve check copies and fee the account.
- Assists members with home banking passwords.

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- Assists member with basic credit and debit card questions.
- Assists member with general questions about our Apps.
- Picks up mail daily from the Post Office, sort mail and deliver to appropriate department.
- Ensures Teller ID is balanced each day before exiting.
- Notifies management anytime an emergency or precarious situation arises and supervisory attention is warranted.
- Ensures that no sensitive documents are left out and that no printouts remain on the reception printer or at desk.

ADDITIONAL RESPONSIBILITIES:

- Opens savings accounts
- Opens checking accounts
- Adds a joint member to an account
- Removes a joint member from an account
- Operates Chex System
- Performs OFAC screening
- Processes and files POA and Estate paperwork
- Opens organization accounts
- Changes names in UI
- Assists members with checkbook balancing
- Issues New Certificates
- Certificate follow up
- Handles compromised checking accounts
- Opens HSA accounts
- Assists with stop payment for ACH, draft and bill pay
- Bond redemption
- Loan applications intake/interview
- Processes online loan liner applications
- Runs Military Lending Act for loans
- Approves and denies loans
- Disperses and sets up loans
- Processes ODLOC applications and increases
- Contacts member when debit card is left at TVFCU
- Issues debit card disclosure
- Intake and approval for VISA credit card applications and increases
- Processes Visa credit card balance transfer
- Completes fraud & dispute internal forms
- Processes lien release/duplicate lien
- Notifies members on a monthly basis when loans are paid in full
- Sets vault timers EOD
- Processes adverse action on loans

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- Processes withdrawn/expired loans
- Processes courtesy pay, negative savings, letters and charge offs
- Balance the GL for stamps, bonds, money orders and safe deposit box
- Clear ques in loan cierre
- Performs principal only payments
- Processes CUNA premium and refunds
- Performs loan rates and quoting
- Accomplishes all other duties and tasks as appropriately assigned or requested by Branch Manager, CIO or CEO

EDUCATION & EXPERIENCE:

- High school diploma or GED required
- Proven customer service experience required
- Demonstrated ability to maintain composure with difficult members and non-members
- Competency in Microsoft applications including Word, Excel and Outlook
- Achieves notary license within a year of hire

KNOWLEDGE, SKILLS & ABILITIES:

- Problem solving skills required to ensure member satisfaction in all interactions
- Ability to multitask and thrive in a fast paced environment
- Proficient typing skills required
- Excellent verbal and written communication skills required
- Strong basic math skills
- Consistent, professional dress and manner

PHYSICAL DEMANDS AND WORK ENVIRONMENT:

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. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The physical demands for this position are as follows:

- Ability to change locations throughout the day frequently (desk, lobby, conference room)
- Repeat the same movements
- Use their hands to handle, control, or feel objects, tools, or controls
- Sit or stand for long periods of time
- Use stomach and lower back muscles to support the body for long periods without getting tired
- Make fast, repeated movements of fingers, hands, and wrists
- Ability to stand, sit, talk, hear, and use hands and fingers to operate a computer and telephone keyboard reach
- Specific vision abilities required by this job include close vision requirements due to computer work

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- Light to moderate lifting is required

I can, with or without reasonable accommodation(s), perform the essential functions of this position:

Employee Signature

Date

DATE CREATED/REVISED: 5/2/2022