

# Member Service Representative I/Teller

## H & H Federal Credit Union

H & H Federal Credit Union is committed to providing quality, cost-effective financial services responsive to the needs of the member-owners. This credit union is dedicated to delivering these services in a caring, professional atmosphere as established by its founders. We are dedicated to building relationships between our employees as well as our members to establish an environment of trust and reliability.

### 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 bookkeeping and checking 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 Duties and Responsibilities include the following:

- Represents the Credit Union in a courteous and professional manner.
- Receives share deposits and loan payments.
- Processes cash advances, teller checks, bank-to-bank wires, and Western Union wires.
- Verify member identity, endorsements and signatures and maintain alertness for forgeries, fraudulent items, and false identification.
- Disburses cash or check share withdrawals.
- Processes transfers.
- Verifies transactions. Monitors deposit amounts and examines documents for endorsement and negotiability. Detects and resolves discrepancies promptly.
- Balances daily transactions and verifies cash totals. Investigates and resolves out-of-balance conditions.
- 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. Completes payroll deduction and authorization forms.
- Answers questions and solves problems for members by listening to problems, collecting data, securing answers, and reporting results to the inquiring party. Resolves member bookkeeping and checking account problems. Takes stop payment orders.
- Receives and directs members and telephone calls. Responds to inquiries and questions if possible or directs them as necessary. Records and relays messages.
- Performs file maintenance and account changes as needed.
- Keeps members informed of Credit Union services and policies, including types of available accounts, interest and dividend rates, payroll deduction options, and other related services.
- Maintains and projects the Credit Union's professional reputation. Maintains privacy of member account information.
- Actively cross-sells Credit Union products and services.
- Assist members with issues regarding debit and credit cards.
- Assist members with issues regarding home banking and mobile banking and bill payment system.

- Other work related duties as assigned.

**Qualifications** 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.

- Typing 45m;
- 10-key by touch required;
- Proficient in computers and Microsoft Office Software;
- Ability to maintain high level of confidentiality;
- Working knowledge of office equipment;
- Ability to handle large amounts of money without error;
- Strong organizational, interpersonal, communications and customer relation skills;
- Attention to detail and mental concentration for accurately performing tasks;
- Balance multiple tasks simultaneously;
- Comfortable working in fast-paced environment with little to no supervision;
- Handle frequent interruptions; and
- Must pass credit and background screening process

#### **Education and/or Experience**

- High School education or general education degree (GED);
- Basic reading, writing and math skills;
- Minimum of two years customer service preferred;
- Minimum of six months working in a professional business environment gaining experience in cash handling and learning to handle large amounts of money without error, teamwork and banking experience preferred.