



POSITION DESCRIPTION

JOB TITLE: **MEMBER SERVICES SPECIALIST**
DEPARTMENT: Teller
REPORTS TO: Branch Manager / MSR Operations Manager
LEVEL/STATUS: 4 / Non-Exempt
SUPERVISES: None

PRIMARY PURPOSE

Provides members with courteous, efficient, and accurate service in depositing funds, withdrawing funds, opening and cross selling new share accounts, certificate accounts, and other new services. And provides members with courteous, accurate and efficient loan service, which includes providing loan information, interviewing and accepting loan applications in accordance with loan policies. Ensuring that each loan application is handled properly and in a timely manner.

ESSENTIAL DUTIES AND FUNCTIONS – TELLERING/NEW ACCOUNTS

1. Performs all duties exceptionally, safely, and efficiently.
2. Receives cash and checks for payments or deposits.
3. Issues checks or cash for withdrawals.
4. Processes transfers between accounts.
5. Issues travelers checks, money orders, and movie tickets. Also maintains logs and adheres to inventory and control procedures.
6. Cross sells savings and loan services to existing and new members.
7. Provides routine information on credit union products and services, policies, and member accounts in person, by phone, or by mail.

8. Balances cash and checks to computer totals on a daily basis and prepares bank deposits.
9. Opens new Savings, Checking, IRA, Trust, and Savings Certificate Accounts as well as provides information and disclosures relating to these services. (Note: Savings would refer to Regular, Christmas, Jumbo, and Posse Patrol Accounts)
10. Processes applications for plastic cards and the Member Telephone Service.
11. Processes deposits, withdrawal requests, loan payments, and loan close-outs received via mail.
12. Provides members with payroll allotment forms.
13. Maintains appropriate department records and files.
14. Assists in balancing daily work.
15. Assists in auditing of cash machines and other instruments with their immediate manager.
16. Performs Shared Branching Transactions (HICUSO & CO-OP).
17. Order supplies for department as needed from the HR Director.

Waipio and Airport Member Services Specialist ONLY:

1. Removes and replenishes coin machine bags and prepares coin machine bags for deposit processing.
2. Processes coin machine transactions.

Waipio Member Services Specialist ONLY:

1. Processes the opening and closing of Safe Deposit Boxes.
2. Processes ATM deposits or payments.
3. Assume the duties of the Receptionist in his/her absence.

ESSENTIAL DUTIES AND FUNCTIONS – CONSUMER LENDING

1. Interview and obtain information from loan applicants to be able to process loan requests made by members for all types of loans offered excluding mortgage applications.
2. Verifies loan application information to ensure that all essential information to make a decision has been noted.
3. Assures all loan applications are completed in accordance with applicable federal and state laws and regulations.
4. Inputs loan application information into computer terminal for processing.

OTHER DUTIES AND FUNCTIONS

1. Conducts every aspect of this position, involving interpersonal relations, in line with the concept that all personnel, staff, shareholders and visitors are afforded full and equal treatment in all matters without regard to race, creed, color, sex, sexual orientation, age, national origin, lawful political affiliation, physical handicap or marital status.
2. Periodically serves on various credit union committees (i.e. Safety, Social Events, etc.)
3. Performs such other duties and responsibilities as may be prescribed by the Sr. MSR II, MSR Operations Manager or Branch Manager, VP Operations, Executive Vice President or President/CEO.
4. Pursues a program of:
 - a. Self development.
 - b. Utilizing such training and education as may be required by the credit union:
 - in connection with this position
 - for career development
5. Ensures a secure, neat, clean and safe work area.

WORKING CONDITIONS

1. Equipment Used:
 - a. Personal computer
 - b. 10-key calculator

- c. Telephone
- d. Typewriter
- e. Fax Machine
- f. Copy Machine
- g. Document Scanner
- h. Microfilm/Microfiche Reader/Printer
- i. Coin Counting/Sorting Machine
- j. Bill Counting/Sorting and Dispensing Machines
- k. Remote teller workstation equipment

2. Work Hours:

- a. Hours are to be determined depending on the branch assigned.
- b. Monday through Friday, 7:45 AM to 6:30 PM
- c. Saturday, 7:45 AM – 4:30 PM
- d. Over time may be required.
- e. Work days, hours or branch location may vary according to the operational needs of the credit union.

MENTAL DEMANDS

1. Requires the application of sound decision-making principles, logical thinking and good judgment.
2. Requires alertness, concentration and attention to detail.
3. Requires the use of good judgment when dealing with difficult or uncomfortable situations.

COMMUNICATION DEMANDS

1. Ability to communicate clearly both orally and in writing with members, peers, and managers.

PHYSICAL DEMANDS

1. Requires sitting at a work station for periods of up to 4 hours (without a break).
2. Requires the ability to understand and complete instructions.
3. Requires data entry/key punching and mouse skills to complete daily work.

4. Ability to view and correctly interpret numbers, text and images on a computer screen.
5. Requires the use of various office equipment to perform duties.
6. Requires verifying documents for accuracy.
7. Requires working beyond the 8-hour day periodically.
8. Requires lifting and carrying up to 40 pounds.
9. Requires receiving and dispersing verified amounts of cash and negotiable instruments according to accepted procedures.

QUALIFICATIONS

1. Skills/Knowledge:
 - a. Ability to learn and apply learned skills.
 - b. Ability to work with all types of people.
 - c. Ability to use a computer key board.
 - d. Ability to type 40 WPM.
 - e. Ability to operate a 10 key calculator.
 - f. Knowledge of basic math skills.
 - g. Ability to work cooperatively with members, co-workers and management.
 - h. Must be bondable.
2. Education and Training:
 - a. High school graduate or GED equivalent required.
3. Experience:
 - a. One year experience working in a financial institution preferred.
4. Training:
 - a. Must be willing to attend/participate in any training necessary to learn/update skills or knowledge required for the position.