



## **JOB DESCRIPTION**

**Job Title: Member Service Representative - Float**

**Reports To:** Branch Manager – Wailuku Branch

### **Purpose**

Serve as a liaison between the member and the credit union. Provide account information by phone or in person, as well as information on the full range of credit union products and services. Open accounts for members, resolve issues, and professionally handle the member's daily needs. Provide a variety of transactional services to members. The MSR Float provides support and back up as needed to cover vacations, sick leave or other absences. This position requires a flexible schedule to accommodate travel to any Valley Isle Community FCU branch on a moment's notice as directed by management.

### **Essential Functions and Responsibilities**

1. Greet and welcome members and visitors to the credit union in a professional manner. Provide prompt, efficient, and accurate service in the processing of transactions.
2. Provide in-person, by-telephone or by electronic communication, general and specific service-related information concerning credit union services or policies in a professional, prompt, efficient, and accurate manner.
3. Respond to members' requests, problems, and complaints and/or direct them to the appropriate person for specific information and assistance.
4. Open new accounts, and service existing accounts. Set up new account files and provide members with all necessary information for membership.
5. Handle requests from members for transfers of shares to loan payments, share withdrawals, check requests, CD transactions, line of credit advances, and any other requests received from members.
6. Promote credit union products and services based on member's needs.
7. Research accounts for deposit, withdrawal, and loan-payment discrepancies.
8. Assist members with disputes/error resolution and compromised debit cards
9. Assist members and performs duties as required or as assigned by management.
10. Comply with all State and Federal Regulations, the credit union's approved policies and procedures as they relate to your job function, including Bank Secrecy Act ("BSA") Office of Foreign Assets Control (OFAC), and participates in all required training. Responsible for reporting any customer suspected of suspicious activity immediately to the BSA Officer.

## **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 and general accounting knowledge.
- Experience Required: Six months consecutive customer service experience in financial services, retail sales, or a goal- oriented environment preferred
- Skills/Abilities: Good communication skills. Professional appearance, dress and attitude. Good math skills. Ability to operate related computer applications and other business equipment including adding machine, typewriter, copy machine, coin and money counting machines, and telephone. Good typing skills.

## **Physical Activities and Requirement of this Position**

- Talking: Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.
- Average Hearing: Able to hear average or normal conversations and receive ordinary information.
- Finger Dexterity: Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.
- Repetitive Motion: Movements frequently and regularly required using the wrists, hands, and/or fingers.
- Average Visual Abilities: Average, ordinary visual acuity necessary to prepare or inspect documents or products or operate machinery.
- Physical Strength: Sedentary work; alternate standing/sitting. Exerts up to 10 lbs. or force occasionally.

## **Working Conditions**

None: No hazardous or significantly unpleasant environmental conditions.

## **Mental Activities and Requirements of this Position**

Reasoning Ability: Ability to apply common sense understanding to carry out detailed but uninvolved instructions and to deal with problems involving a few variables.

Mathematics Ability: Ability to perform basic math skills and to use decimals to compute ratios and percentages and to draw and interpret graphs.

Language Ability: Ability to use passive vocabulary of 5 – 6,000 words; to read at a slow rate; define unfamiliar words in dictionaries for meaning, spelling and pronunciation.

Ability to write complex sentences, using proper punctuation, and use adjective and adverbs.

Ability to communicate in complex sentences; using normal word order with present and past tenses; using a good vocabulary.

## **Disclaimer**

*Management reserves the right to add to, change and revise this job description at any time. This description does not include any marginal functions that are incidental to the essential functions. Also, it does not imply that these are the only tasks to be performed by the incumbent. Employees are required to follow any other job-related instructions and to perform any other job-related tasks requested by their supervisor. Any requirement may be modified to reasonably accommodate individuals with disabilities.*