



Member Consultant I, II, III, IV

REPORTS TO: Financial Center Manager

DEPARTMENT: Operations

PAY GRADE: S5-S8

FLSA STATUS: Non Exempt

REVISION DATE: August 2017

JOB SUMMARY:

This position is directly responsible for the needs of our members in the lobby. The primary responsibility is to use The Member Advantage™ sales and service principles while greeting and serving members, providing “hip-to-hip” service in a consultative manner. Position will assist members with: transactions; deposit and loan accounts and services; questions, complaints and member related concerns; procedural and policy concerns; resolution of account problems. Position will cross sell to meet goals by using AID,INC to identify needs, describe, recommend and sell products and services that are best suited to fulfill the needs of the member and contribute to attainment of CU goals. This is a non-exempt position.

ESSENTIAL DUTIES & RESPONSIBILITIES:

LEVEL I – S5

1. Use AID,Inc principles to serve our members and meet CU sales and service goals
2. Maintain a basic understanding of credit union products and services and cross sell to meet member needs and reach assigned sales goals.
3. Efficiently handle cash and check transactions, including large amounts of cash; balance to the core processing system daily; follow proper procedures for dual control, processing coin machine, and securing coin and cash; have a thorough understanding of common check scams and detection of counterfeit notes; complete wire and CMO transfer forms; and have a thorough understanding of Regulation CC, placing holds and stop payments as necessary.
4. Assist members using Teller Machines with their account transactions.
5. Field and resolve basic complaints in a friendly and courteous manner.
6. Perform account changes as necessary using correct forms, procedures, and software.
7. Perform transactions on member accounts; disburse loans funds; and assist members with electronic services.
8. Ability to handle walk-in, drive-through, mail, and telephone transactions with prompt, courteous efficiency.
9. Process card blocks, reorders, and new card request.
10. Assist in preparation of Direct Deposit forms and route forms through proper channels.
11. Post night drop and ATM Deposit transactions in a timely manner, following the proper dual security procedures.
12. Perform Shared Branch transactions following proper procedures.
13. Disclose to members rates and fees for all accounts, based on Rate and Fee Schedules.
14. Prepare, process, and answer questions regarding recurring ACH, draft/check orders, stop payments, money orders, corporate checks, loan coupons, etc.
15. Order copies of member checks and locate member information online or on CD and produce a duplicate for the members.
16. Perform the duties of vault teller and have thorough understanding of Vault Standards.
17. Collect, post, and assist in balancing county property taxes.
18. Scan and electronically transmit checks to Federal Reserve; order copies as needed.

19. Print, monitor and follow up on various reports as assigned.
20. Balance and replenish Teller Machines and ATMs.
21. Sell, record and process transactions for cash advance, gift cards, travel cards, money orders, and corporate checks.
22. Prepare forms and initiate items presented to send on collection.
23. Follow proper procedures for entrance into Safe Deposit boxes (if applicable to branch)
24. Under guidance of senior MCs and MSM, assist members with IRA questions and transactions.
25. Process garnishment and levy fees and forward to Operations Admin for processing.
26. Understands compliance issues and attend and complete training as it relates to position.
27. Have a thorough understanding of Red Flags and Identity Theft procedures.
28. Maintain privacy of member information.
29. Meet assigned education and development goals.

LEVEL II – S6 – Level I plus:

1. Open, update, close, and perform transactions on all consumer membership and account types (including electronic services and disbursing loan funds), while having a thorough understanding of the membership and account agreements, rate and fee schedules, and credit union bylaws. Have an understanding of all consumer loan products, accept applications and forward to underwriting.
2. Have a thorough understanding of all IRA processing including but not limited to transactions, death claims, IRS forms, and required minimum distributions (RMDs).
3. Prepare ACH origination forms for submission to Operations Admin and have a thorough understanding of the procedures for setting up new, changing, and deleting existing disputes, and the transaction dispute process.
4. Maintain a thorough understanding of credit union products and services.
5. Effectively de-escalate difficult situations and resolve complex problems.
6. Assist lower level representatives with member service problems outside their level of authority or knowledge.
7. Actively participate in the training and development of lower level representatives.
8. Provide accurate information on credit rating requests and average balance information requests from other financial institutions, credit bureaus, housing authorities, etc.
9. Provide accurate information on verifications of deposit and loan payoffs from other financial institutions, dealers, or title companies.
10. Assist with balancing members' checkbooks.
11. Assist members with forgery situations, utilizing the proper forms and understanding the timelines for dispute.
12. Complete new account and closed account audits; assure that all new and updated account cards are filed appropriately after verified.
13. Prepare New Accounts Packets and ensure that the branch and check writing stands are stocked with necessary supplies for member service.
14. Assist members with inquiries and requests regarding debit and credit card accounts; filing disputes for ACH, share draft, debit card, and credit card transactions.
15. Perform notaries for members.

LEVEL III – S7 – Level II plus:

1. Originate consumer loan applications within lending limits and forward to underwriting, while maintaining loan files and ensuring that all supporting documents are included.
2. Provide service to consumer or business members by opening, closing, performing maintenance and transactions on all accounts, products, and services offered.
3. Determine when to refund overdraft and past due loan fees.
4. Assist and advise members with Home Equity loan products.
5. Open IRA, HSA, transactions using online software to complete appropriate forms and file maintenance.
6. Assist the Financial Center Manager with branch audits including cash, out of balance, closed

account, and negotiable instruments.

7. Obtain and evaluate credit reports and valuation tools such as KBB, NADA, consumer reports, county tax records and appraisals.
8. Ensure that loan auditing responsibilities are done timely and accurately.
9. Meet sales goals and accuracy criteria.

LEVEL IV – S8 – Level III plus:

1. Have a basic understanding and the ability to discuss rates and fees for first mortgage in-house products.
2. Originate Home Equity and small business purpose loan applications and forward to underwriting, while maintaining loan files and ensuring all supporting documents are included.
3. Assist Commercial Loan Department with various tasks to ensure business accounts are properly serviced and maintained.
4. Work with supervisor on branch strategies to ensure branch goals are met.
5. Assist with community outreach.

MISCELLANEOUS DUTIES AND REQUIREMENTS:

1. Successfully graduate from required Integrity Solutions courses and use in position.
2. Understand and support the mission statement, vision statement and core values of WCU.
3. Process an adequate amount of transactions and meet monthly sales and/or referral goals.
4. Ability to handle cash with efficiency and balance daily transactions in accordance with balancing standards.
5. Maintain an organized, professional work area and assist in keeping the branch presentable and supplies available.
6. Be genuinely interested in people, with abilities to deal with different people and personalities.
7. Familiar with applicable procedures and policy manuals, Online Help, and know where to look for answers to everyday operational situations.
8. Familiar with Security Manual and procedures for burglary and fire, participating in drills.
9. Respect the security restrictions for daily transactions, realizing these restrictions protect our members and our employees from being victims of embezzlement.
10. Ability to: work effectively, independently, or as part of a team; treat members and employees with utmost courtesy, efficiency, integrity, and professionalism and etiquette; articulate effectively.
11. Ability to: operate 10-key adding machines (by touch), PC and learn to use various software; operate basic office machines; complete general typing, filing, and computer input tasks.
12. Able to report to work in other branches as assigned when necessary.
13. Must be bondable and hold a valid driver's license and insurance.
14. Perform all other duties which may be assigned by management.

EDUCATION AND/OR EXPERIENCE:

LEVEL I

1. High School diploma or GED equivalent.
2. At least one year experience dealing with cash and/or general public contacts.

LEVEL II – Level I plus:

1. At least one year of experience member or customer service in the financial industry.

LEVEL III – Level II plus:

1. At least two years of experience member or customer service in the financial industry.

LEVEL IV – Level III plus:

1. At least three years of experience member or customer service in the financial industry, to include lending.
2. Maintain current NMLS registration.

PHYSICAL DEMANDS AND WORK REQUIREMENTS:

The physical demands and work environment characteristics 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.

- **Physical Demands:** While performing the duties of this job, the employee is frequently required to stand and walk; sit; use hands to finger, handle, or feel; and to talk and hear. The employee must occasionally lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision and ability to adjust focus.
- **Mental Demands:** Continuous alertness to ensure accuracy; performance of basic numerical calculations including decimals; reading, writing, comprehend and analyzing; use of sound and mature judgement, reasoning, and patience; work on several tasks simultaneously and be well- organized in a fast paced environment. Frequent use of problem solving, negotiating and cross selling of products and services.
- **Work Environment:** The noise level in the work environment is usually moderate. Exposed to hazard of robbery (training provided to minimize risk). Works near moving mechanical parts of standard office equipment. Occasional exposure to common chemicals used within an office.
- **Work Hours:** This job can typically be done within a Monday thru Saturday schedule; however, based on events, there will be times when evening and weekend work is required with little or no notice.

I have reviewed the above job description, and I state that I am able to perform the major duties and responsibilities as listed on the job description, either with or without reasonable accommodation.

Wauna Credit Union reserves the right to update or eliminate job descriptions periodically. I acknowledge that this job description does not in any way create a contractual relationship, and does not alter Wauna Credit Union's at-will employment relationship with me.

Please indicate Member Consultant level I, II, III or IV: Member Consultant _____

Name (Printed): _____

Signature: _____ Date: _____