

**MEMBERS ADVANTAGE CREDIT UNION
JOB DESCRIPTION – MEMBER SERVICE REPRESENTATIVE (MSR)**

JOB SUMMARY STATEMENT

The Member Service Representative (MSR) is responsible for providing a variety of services to credit union members and acts as a liaison between the member and the credit union. The MSR reports to the MSR Supervisor.

PRIMARY RESPONSIBILITIES

- Performs routine member transactions including, but not limited to: opening new accounts; cashing checks; and processing deposits, withdrawals, loan and credit card payments, line-of-credit advances and account transfers
- Handles member service-related questions and problems received in person and via telephone. Refers members to appropriate personnel for specific information and assistance or to the MSR Supervisor when necessary
- Provides routine information on credit union services or policies, including eligibility for membership, types of credit union accounts, insurance on loans, current interest and dividend rates, credit union locations, office hours and telephone numbers
- Assists members with proper completion of payroll deduction and allocation requests, direct deposit cards, and check-ordering forms
- Examines negotiable instruments for proper endorsements and negotiability and reports suspicious items to MSR Supervisor. Secures appropriate identification from members.
- Closes accounts, upon member request, following established procedures
- Balances a cash drawer daily, preparing any related documentation, and maintains cash drawer within assigned limits
- Issues money orders, travelers checks, and credit union checks
- Issues new share certificates and processes renewals
- Processes transactions received through the mail and night depository boxes
- Attends departmental meetings and follows up on assigned action items
- Assists in other areas in a relief capacity and perform other duties as requested and assigned

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GENERAL RESPONSIBILITIES

- Follows established credit union policies and procedures to assure quality service to members
- Possesses a working knowledge of the credit union's in-house data processing system as well as its LAN technology
- Continually questions the way things are done and challenges the status quo to discover hidden potential efficiencies
- Is familiar with the credit union's Security Policy and is aware the appropriate procedures to follow in the event of a robbery or extortion

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EXPECTATIONS

DEFINITION

The set of behaviors and attitudes that are expected of individuals at the various levels of responsibility and includes the desired cultural standards of the credit union.

MEMBER SERVICE

- Treats members with respect; always asking, “what’s best for the member?”
- Maintains confidentiality regarding member information
- Interacts with members on a friendly, courteous and professional basis
- Strives to work amicably with all types of members, regardless of personality differences
- Consistently honors commitments and due dates promised to members
- Aims to continually increase knowledge and expertise of all credit union products and services so as to provide high quality assistance to members
- Seizes opportunities to cross-sell credit union services and products when appropriate

ATTITUDE AND IMAGE

- Operates in a manner which is consistent with MACU’s mission statement
- Remains keenly aware of the need to project a positive attitude to employees and members
- Commits to an attitude of continuous change and is receptive to suggestions and guidance on how to improve and enhance skills
- Follows the policies and procedures outlined in the MACU Personnel Manual
- Is punctual and adheres to established work hours designated for the position
- Limits the amount of personal business conducted during credit union work hours and exercises prudence when doing so (including use of the telephone, Internet, etc.)
- Projects a professional appearance and observes the credit union dress code as defined in the MACU Personnel Manual
- Maintains a neat and organized work area that exhibits professionalism and which allows fellow employees to locate files, etc. in one’s absence during critical situations
- Possesses high ethical standards and avoids conflict of interest situations
- Displays appropriate professional conduct in business and social settings
- Communicates with others in a honest and direct manner
- Maintains confidentiality of sensitive information regarding credit union records, personnel files and internal issues
- Is cost-conscious and utilizes credit union resources wisely
- Strives to consistently perform duties to the best of one’s ability

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EXPECTATIONS (cont.)

TEAM BUILDING

- Interacts with fellow employees on a friendly, courteous and professional basis
- Strives to work amicably with all types of individuals and is tolerant of personality differences
- Promotes a work environment that encourages other employees' input and suggestions
- Supports and implements team decisions, regardless of individual preferences
- Actively participates in departmental meetings and is punctual and prepared to contribute to the meeting
- Is dependable and willing to assist fellow employees when able, especially in critical situations
- Identifies ways to improve and/or streamline processes and systems in the credit union
- Applies creative and innovative approaches to problem solving
- Sustains high standards of accountability by adhering to workload and project deadlines promised to fellow workers and honoring established timeframes
- Provides advance warning to others when it appears that a significant deadline cannot be met thus providing the team an opportunity to evaluate alternatives
- Utilizes the appropriate mode of communication for disseminating information internally
- Assumes responsibility for asking questions when necessary to obtain clarification and for communicating any concerns or problems to supervisor

PROFESSIONAL DEVELOPMENT

- Demonstrates initiative to assume more responsibility and obtain greater expertise in current area and position
- Maintains proficiency through continued education and professional development designed to meet personal growth and credit union needs
- Participates in volunteer activities that provide public service to the community as family and personal commitments permit

The information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive listing of all duties, responsibilities and qualifications required of employees assigned to this position.