



Job Title	MEMBER SERVICE REPRESENTATIVE FLOATER
Reports To	Manager of Community Offices – Mat-Su and Eagle River

PURPOSE

To provide comprehensive and accurate member service in the form of new accounts, loan services, and other related functions that meet the needs of both the member and the Credit Union. These responsibilities shall be performed through courteous and accurate transactions and in accordance with established policies, procedures, and core values and to assure that the needs of the member are served and the objectives of the Credit Union are met.

FUNCTIONS

- Responsible for personal and staff member marketing of the Credit Union and knowledge of all services offered to a degree that will enable answering questions, referring members for specific services and resolution of member problems.
- Responsible for opening accounts, cross-selling products and services, as well as completing file maintenance of Credit Union services including, but not limited to loans, shares, share drafts, share certificates, money market accounts, IRA’s, HSA’s, VISA CheckCards, ATM cards, Easy Access, MV Online, Notaries, any ACH transactions and Matanuska Valley Financial Services, either on the phone, via Internet or in person with the members.
- Responsible for the administration and reporting of security and risk management. This includes the safety of members and employees, the protection of all negotiable items, optimizing cash fund levels, and protection against internal/external fraud and account abuse.
- Responsible for performing Teller duties, accurately maintaining a change fund drawer, related checks and tickets, and balancing of same on a daily basis.
- Interview loan applicants, assist members with applications, counseling on collateral, procedure, policies and alternatives. Responsible for work-up of loan applications including credit, income, employment verifications, quality grading, NADA valuation of new and used collateral, and for performing vehicle inspections.
- Recommend approval or denial on loans within defined criteria to a loan officer.
- Responsible for scheduling and performing loan closings, apprising applicants of all pertinent loan data, including but not limited to the disclosure of terms, payment amounts, dates, methods of repayment, and insurance available or required.
- Maintain a superior level of knowledge and procedural expertise in all Credit Union products and services, interact positively and professionally with employees and members.
- Responsible for knowledge of procedures and policies contained in all manuals pertinent to job duties, as well as relevant State and Federal laws and regulations.

- Must be knowledgeable of procedures for each community office, and recommend policy or procedure changes as necessary.
- Perform other duties as assigned.

AUTHORITY

The Member Services Representative Floater is authorized to take any action necessary to carry out the responsibilities assigned by the Manager of Community Offices or acting Community Office Manager/Supervisor, so long as such action does not deviate from established board policies and represents sound business judgment, except for specific limitations placed on the incumbent’s authority by specific assignments to other personnel. Work is performed without direct supervision. Must perform functions within the parameters of the position being filled on any given day; i.e. – a Teller position does not have the same level of authority as an MSR.

PREREQUISITES FOR THIS POSITION

- **Minimum Education:** High school graduate or equivalent.
- **Minimum Experience:** One (1) year financial institution experience with demonstrated competence in all aspects of the Teller and Member Service Representative. One year experience as MVFCU Member Services Representative with demonstrated competency in all aspects of the position or equivalent position with another financial institution. MVFCU experience with demonstrated competence may be considered in lieu of financial institution experience.
- **Personal Characteristics and Skills:** Must have a positive outlook and be able to set a positive atmosphere on a daily basis. Must be comfortable with maintaining a positive sales and service environment. Must have excellent organizational, communication, and interpersonal skills to succeed. Must be able to take direction and seek counsel of management as necessary. Must have knowledge of credit union procedures and services, and State and Federal regulations. Occasional travel is required with the use of your own vehicle, and irregular or extended hours are possible. Occasional lifting of up to 40 pounds. Extended periods of standing or sitting.
- **Location:** Primary work location will be at the Palmer Community Office; however, employee must be able to report to any Community Office with short notice for coverage as needed. Job descriptions for individual positions will be provided at time of hire.

Employee Signature

Date

Supervisor Signature

Date