|  |  |  |
| --- | --- | --- |
| **POSITION:** Member Experience Representative | **DEPARTMENT:**  Retail Operations | |
| **SALARY GRADE: 6** | **REPORTS TO:** Retail Center Leader | |
|  | **FLSA:** Non Exempt | **DATE:** 1/2020 |
| **JOB SUMMARY:** The Member Experience Representative provides a complete member service experience. The position uses sound judgment, professionalism, integrity, accuracy, and expediency in assisting members while adhering to established security safeguards, identification measures, and all credit union policies and procedures.  This position is a role that is progressive in nature when it comes to skill development and training requirements. Typical transition time between all tiers is one year and is subject to review.  Ultimately, the Member Experience Representative will perform all retail services including transactions, opening and maintaining share accounts, processing and servicing loans including consumer loans and home equities, and processing and servicing business share accounts. | | |
| **JOB ACCOUNTABILITY/ESSENTIAL FUNCTIONS:**  Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.   * Actively support the Vision and Core Values of the Credit Union to deliver excellent service by demonstrating a positive attitude supporting the desired Credit Union culture. * Assist members in a friendly, professional manner, demonstrate adaptability and a positive attitude when faced with challenging situations * Analyze, research, and resolve problems and discrepancies related to members’ financial relationship with Member One by utilizing knowledge and judgment to protect members and the Credit Union from loss as well as maintaining members’ privacy by protecting their personal information. * Manage time efficiently and take initiative within the retail center; seek opportunities to develop and enhance knowledge and educate current and prospective members about Credit Union products and services * Have ability to travel to support other centers on an as-needed, temporary basis * Actively participate in Credit Union initiatives, promotions, and achieve assigned position goals * Know and understand all Credit Union policies and procedures including following safety and security procedures regarding robbery, emergency situations, and third party access to secure areas; communicate suspicious activity appropriately * Comply with all federal regulations, Credit Union policies and procedures, fair lending laws and the prohibitions enumerated in the Credit Union’s lending policy   **Tier Specific Expectations:  Member Experience Representative Tier I**   * Process member transactions and maintain a balanced cash drawer; utilize proper cash handling procedures * Guide members through complex transactions with confidence, knowledge, creativity, and accuracy * Establish relationships with members and seek opportunities to educate our members about additional products and services * Record detailed notes to document member interactions, challenging situations, and transactions * Review and adhere to all account comments and warnings when performing transactions * Manage the traffic flow of members with a sense of urgency * Answer incoming calls to retail center in a timely and professional manner   **Member Experience Representative Tier II**   * Perform all of the Member Experience Representative Tier I duties and responsibilities * Process new accounts independently * Process IRA and special account transactions and applications * Assist members with complex transaction requests (balancing checkbooks, budgeting, account disputes, fraud, etc.) * Ask detailed questions to offer solutions that balance member needs with Credit Union risk * Communicate with members through the onboarding process and actively follow up to discuss member needs * Process consumer loans independently * Process and review home equity loan information independently * Communicate with members from loan application through disbursement * Handle escalated member concerns and take appropriate action to resolve them   **Member Experience Representative Tier III**   * Perform all of the Member Experience Representative Tier I and Tier II duties and responsibilities * Process business account openings and applications independently | | |
| **REQUIRED EDUCATION/EXPERIENCE: (Progressive in Nature by Tier) :**  **Member Experience Representative Tier I:**  High school diploma or equivalent required Minimum six months job related experience including customer service Sales experience preferred  Effective communication skills  Interpersonal skills  Analytical skills  Math and general clerical aptitude  Ability to promote Member One’s products and services  Ability to multitask and prioritize  Attention to detail  Ability to comprehend and develop a functional knowledge of Credit Union systems, products, services, and procedures  Reliability and dependability  Conflict resolution skills  Positive attitude and willingness to learn  Aptitude and desire for goal achievement  Willingness to work within a team environment  Ability to understand and apply principles of risk management  **Member Experience Representative Tier II:**  Knowledge, skills, and abilities of the Member Experience Representative Tier I  Ability to demonstrate product and service knowledge to peers  Demonstrate a functional knowledge of Credit Union systems, products, services, and procedures  Knowledge, understanding, and interruption of new account reports and gathering appropriate information for account opening  Proven advanced analytical skills in dealing with member concerns  Ability to share products and service knowledge with teams  Skills in gathering information for loan and new account applications according to Credit Union policy and guidelines, and state and federal regulations  Possess an advanced knowledge of Credit Union systems, products, services, and procedures  Expert knowledge of credit reports and information gathering for loans  **Member Experience Representative Tier III:**  Knowledge, skills, and abilities of the Member Experience Representative Tier I and Tier II  Process business account openings and applications independently | | |
| **PHYSICAL DEMANDS:** This position may require stooping, bending, squatting and reaching, as well as the ability to sit or stand for prolonged periods of time. From time to time, may be asked to handle, move, and/or carry large boxes of supplies/files weighing up to 35 pounds. | | |
| **OTHER DUTIES:** Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties ore responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice. | | |
| **AAP/EEO STATEMENT:** Member One Federal Credit Union is an equal opportunity/affirmative action employer and considers all qualified candidates without regard to an applicant’s race, color, religion, sex, national origin, age, disability, marital status, veteran status, genetic information, or based on any other class protected by law. M/F/Disability/Covered Veteran. | | |

Signatures**:**Employee signature below constitutes employee’s understanding of the requirements, essential functions and duties of the position.

Employee: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

|  |  |
| --- | --- |
|  |  |