

Company Name:	Consumers Credit Union
Job Title:	Member Service Representative
Department/Group:	Retail
Location:	Grand Rapids
Position Type:	Full-time or Part-time

Job Description

ROLE AND RESPONSIBILITIES

Provide superior member service and sales to enhance member relationships and exceed member expectations. Assist members with basic financial questions and concerns. Open new accounts and handle loans. Always address all members by name.

- Achieve individual sales goals. Cross-sell credit union products and services. Recognize and act upon referral opportunities to maintain a ratio consistent with goals.
- Provide a positive attitude, outstanding service and follow up to members and co-workers.
- Responds to member communications and inquiries in a timely matter, using such opportunities to provide outstanding service and grow credit union products and services.
- Proficient in diffusing difficult member situations and resolving member concerns.
- Open new accounts for members including IRA accounts. Process IRA transactions; demonstrate Online Banking and Bill Payer to members handle Debit cards and payroll direct deposit and disbursements requests.
- Originate loan applications, make recommendations for approval or denial, and obtains applicable loan documents for successful loan closings. Fully documents loan applications prior to submitting for loan approval (notes, ratios, assets, liabilities, employment, etc.).
- Grows relationship through follow-up, including timely action and documentation in the Customer Relationship Management system.
- Possesses a working knowledge of business services, accounts, and transactions. Able to establish new business account relationships and perform account maintenance.
- Support in the Member Service Center and/or Teller area as needed.
- Ability to use judgment effectively to make high-level decisions including making membership best-fit decisions.
- Assist in any area as directed by your supervisor or management.

QUALIFICATIONS AND EDUCATION REQUIREMENTS

- High school graduate or equivalent.
- Professional appearance, good listening and empathy skills.
- Ability to solve problems in a timely manner and diffuse difficult member interactions
- Goal attainment in previous positions.
- Knowledge of business structures (Ex. Sole proprietor, LLC, corporation, etc.).
- Complete MSR Training and 1 week on-the-job training (New Account and Loan Training).
- Work a minimum of 1 week in the Phone Center to develop MSR skills.
- Has spent time in multiple corporate departments including consumer lending and collections.
- Complete BVS Core training.
- Knowledge of current technology. Able to easily navigate multiple software applications.

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