



520 S. College Avenue
College Place, WA 99324
Phone: (509) 526-4562

Member Services Representative II

Classification: Full-time; Non-Exempt

Approved by: President/CEO

REPORTING RELATIONSHIPS:

Position Reports to: VP of Member Services

Position Manages: N/A

Position Supervises: N/A

BLUE MOUNTAIN CREDIT UNION

Blue Mountain Credit Union (BMCU) is a Washington State Community Chartered and Low-Income Designated Credit Union with a mission to strengthen the economic and family resilience within our communities. We do this by offering safe, affordable, and sound financial services, products, and education. Our success is helping our members reach financial stability and growth. Our services are offered to anyone who lives, works, is educated, or worships in the State of Washington.

POSITION PURPOSE

The Member Service Representative II (MSR II) is responsible for providing outstanding member service to our members in person and by phone. This position is crucial in building and developing relationships with our members and helping them transition to financial literacy and independence. The MSR II will open accounts for members and handle the member's daily needs. They provide a variety of transaction services to members including loan processing, closing, and disbursement. An MSR II will have full knowledge of both deposit and loan products and help identify opportunities to best help our membership within our policies and guidelines. This is a member facing position that requires a high degree of emotional intelligence and possessing a genuine interest in people will help you in this position.

ESSENTIAL DUTIES AND RESPONSIBILITIES

1. Perform Teller functions

Expectations

- a) Represent the Credit Union in a courteous and professional manner.
- b) Provide prompt, efficient, and accurate service in the processing of transactions.
 - Receive share deposits and loan payments; process cash advances, cashiers' checks, money orders, and bank-to-bank wires; disburse cash or check share withdrawals; process transfers, stop payment orders, etc.
 - Verify transactions. Monitor deposit amounts and examine documents for endorsement and negotiability.
 - Detect and resolve discrepancies promptly.
 - Balance daily transactions and verify cash totals. Investigate and resolve out-of-balance conditions.
- c) Ensure compliance within Blue Mountain Credit Union policies and procedures and applicable regulation.
- d) Cross sell credit union products and services. Listen for cues from members and offer solutions for their financial needs and suggest products that will provide value to the member.

2. Perform member service functions

Expectations

- a) Present and explain Credit Union services and products to members and assist in meeting their financial needs. Educate members on online banking, mobile app, and safe financial practices.
- b) Open new accounts and service existing accounts. Set up new account files and provide members with all necessary information for membership, and proactively work to identify and resolve member issues. This includes documenting issues, researching solutions, reporting the results, and documenting the process.
- c) Perform file maintenance and account changes as needed.



Member Services Representative II

- d) Keep members informed of Credit Union services and policies, including types of available accounts, interest and dividend rates and other related services.
- e) Establish trust and credibility with membership.
- f) Process daily files including ACH, Share Draft Processing, Bill-Pay and Check 21 and handle any exceptions. Assist VP of Member Services with all operational essential duties as assigned, including but not limited to, daily ACH, draft processing, returns, exceptions, stop pays; plastic card services, functions, and disputes; wires, and account research.
 - a. Follow up with members regarding electronic exceptions.
 - b. Manually post exceptions and fees.

3. Perform Loan Functions Expectations

- a) Help members apply for loans.
- b) Enter and process consumer loan applications.
- c) Schedule and walk members through loan closings.
- d) Disburse loan proceeds.
- e) Complete and audit loan files.

4. Support, advocate for, and deliver on BMCU's mission Expectations

- a) Support the Credit Union's mission of serving all members of our communities, equally.
- b) Provide members with financial education and counseling to help members achieve financial stability.
- c) Maintain and project the Credit Union's professional reputation.
- d) Maintain privacy of member account information.
- e) Demonstrate stewardship for the BMCU brand.

QUALIFICATIONS

Education

Required: High school diploma or equivalent

Experience:

One or more years in customer service environment, preferably in a credit union

Licenses and Certifications:

License Required: None

License Preferred: None

Certification Required: None

Certification Preferred: None

KNOWLEDGE:

- Knowledge of credit union teller functions
- Knowledge of OFAC and BSA requirements and regulations
- Knowledge of principles of good customer service
- Knowledge of deposit and transaction products and services
- Knowledge of consumer lending practices
- Knowledge of standard office technology and software (MS Office Suite)

SKILLS

- Skill in providing excellent member/customer service

- Skill in talking with members and determining needs
- Skill in balancing cash drawers
- Skill in dealing with people who have service related issues
- Skill in explaining services and answering questions

ABILITIES:

- Ability to use standard and learn business technology
- Ability to adapt to new vendor and software applications
- Ability to communicate effectively both in writing and orally; English mandatory, Spanish a plus
- Ability to work cooperatively with the staff, members and volunteers

PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

The physical activities and work environment described here are representative of those that must be met/encountered by an employee to successfully perform the essential functions of the job. Reasonable accommodation will be made by the Credit Union to enable the employee to perform the essential functions.

Work Environment

The work environment is an office setting with moderate noise and activity levels.

Talking and Hearing:

While performing the duties of this job, the employee is regularly required to talk or hear. Specifically, the employee must be able to:

- Read, write, and communicate in English, in person and over the telephone; Spanish ability a plus
- Hear average or normal conversations and receive ordinary information
- Convey detailed or important instructions or ideas accurately to others
- Talk, hear, and speak in front of groups of people

Repetitive Motion:

The employee frequently is required to stand, walk, sit, use hands, handle or feel. Movements frequently and regularly require using the wrists, hands, and/or fingers.

Visual Abilities:

Average, ordinary visual acuity is necessary to prepare or inspect documents or products or operate office equipment. Specific vision abilities required by this job include close vision and ability to adjust focus.

Physical Strength:

The employee is occasionally required to lift and/or move up to 30 lbs.

MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

Reasoning Ability

- Ability to apply logical or scientific thinking to defined problems, collect data, establish facts, and draw conclusions.
- Ability to deal with very difficult concepts and complex variables.

Mathematics Ability:

- Ability to calculate figures and amounts such as discounts, interest. Percentage rates and commissions.

- Ability to perform basic statistical calculations including frequency distributions, reliability and validity of tests, analysis of variance, correlation techniques and factor analysis.

Language Ability:

- Ability to read, analyze and interpret general policy/procedures, documents, business periodicals, professional journals and federal and state regulations in English; Spanish ability a plus.
- Ability to prepare and make comprehensive presentations, participate in formal debate, and professionally communicate before an audience.
- Ability to use tact and diplomacy in handling confidential information dealing with credit union operations, members and employees.
- Ability to conduct training and make professional presentations.

Blue Mountain Credit Union Core Values

Member Service: *We provide our members with the highest level of personal service and respect. Our members come first.*

Integrity: *We conduct business with honesty, accountability, transparency, and confidentiality.*

Professionalism: *We create an atmosphere where members, employees, and volunteers are treated with respect, fairness, and consistency.*

Innovation: *We foster a climate in which innovation, initiative and creativity are expected and supported.*

Personal Development: *We provide staff and volunteers with the resources and training to offer high quality service to our members.*

Staff Culture: *We pride ourselves in providing a safe, productive, nurturing environment that treats employees with fairness and provides competitive compensation.*

Citizenship: *We take an active role supporting our community with our time and resources.*