

Blue Mountain Credit Union

Position Description

Revised: June 15, 2022

Position Title:	Member Services Representative I (Teller)
Location:	College Place, WA
Work Location:	This position is only eligible for in office/branch work assignments.
Classification:	Regular, Full-time (40 Hours/Week), Non-Exempt
Required schedule:	Monday-Thursday (8:00am-5:00pm) and Friday (8:00am-2:30pm)
Position Reports to:	Vice President of Member Services
Position Manages:	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 family by improving the financial and economic resilience in our community**. For over 60 years Blue Mountain Credit Union has done this by offering safe, affordable, and sound financial products and education. Our success is measured by our ability to help 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.

As a member-focused Credit Union, we're looking for new team members who have a desire to help others. Whether empowering people to reach their goals in person or behind the scenes, our employees share a commitment to creating meaningful relationships with our members and community. Our employees create the Blue Mountain Credit Union experience by **acknowledging** and **welcoming** each member, **introducing** ourselves and Blue Mountain Credit Union's mission in the community, **addressing** people by name, **providing** the duration of estimated wait times and **updating** frequency if timelines change, **explaining** situations in a way that educates and creates **transparency**, carefully **listening** to their concerns, and always **thanking** people for trusting Blue Mountain Credit Union with their financial needs. You will join a team of motivated, dedicated and empowered employees who strive to provide superior service and conduct accurate transactions, while complying with policies, procedures, and regulatory banking requirements. Blue Mountain Credit Union offers competitive pay, professional development, and great benefits.

POSITION PURPOSE

This team member is regularly the face of the Credit Union and has the most opportunities to deliver Exceptional Member Service! By regularly engaging and connection with members, the Member Service Representative I actively identifies opportunities to deepen member relationships while providing friendly, positive, fast, and accurate services. Member Service Representatives must stay current on all organizational policies, procedures, regulations, product, and service changes, advise members of product changes, and protect the Credit Union from risk. This position requires exceptional customer service skills, excellent communication, attention to detail, and relationship development.

ESSENTIAL FUNCTIONS

1. **Build and develop member relationships** through offering products and services that meet our member's needs and enhance our members banking experience.

Expectations

- Welcome and interact with members, team members and guests in a warm and friendly manner, demonstrate a sincere interest and willingness to help, and consistently address and thank the member by name.
 - Greet people, value them. Ask how you can help. Listen. Help them. Invite them back.
 - Build and develop member relationships by asking open-ended questions, identifying member needs, and cross selling suitable products and services to provide solutions that are in the best financial interest of the member.
 - Use trust, respect, and education to deepen relationships with members.
 - Ensure that all members receive prompt, efficient, friendly, courteous, and professional service and that member concerns/complains are resolved promptly.
 - Learns to recognize member's needs for services, and presents and refers them appropriately, including types of available accounts, interest and dividend rates, payroll deduction options and other related services.
 - Keep supervisor informed of area activities and of any significant problems or concerns. Make recommendations to leadership of any process or procedure needing revision or updating.
 - Meet or exceed service level and job performance goals and expectations in support of branch and organizational goals.
2. **Perform in teller functions** and cash handling with high levels of accuracy, efficiency, and confidentiality in person and over the phone.

Expectations

- Responsible for providing a variety of paying and receiving functions for members in person, via phone, and through the mail, including processing deposits, withdrawals, loan payments, cashier's checks, money orders, transfers, wire transactions, and cash advances.
- Accurately follow all cash handling procedures and balance your cash, coin, and checks at the end of every day. Investigate and resolve out-of-balance conditions promptly. Perform vault teller activity as assigned.
- Verify member identities and determines acceptability of negotiable items.
- Places holds on accounts for uncollected funds as deemed necessary.
- Issue and record monetary instruments, file monetary reports, and file and process currency transactions in accordance with the Bank Secrecy Act.
- Process RDC and Check 21 images.
- Actively engage members over the phone with both inbound and outbound calls as the most efficient and effective communication tool outside in person interactions.
- Balance and stock the automated teller machine (ATM) and cash recycler.

3. **Serve the members of Blue Mountain Credit Union** by helping them use and access our products and services in a multi-channel environment.

Expectations

- Responsible for providing a number of services to the member including processing stop payments, address changes, account closure requests, automatic transfers, online banking access, check ordering, card ordering, and ACH changes.
 - Answer questions and solve problems for members in person and over the phone by listening to problems, collecting data, securing answers, documenting in system notes, and reporting results to the inquiring party.
 - Resolve member bookkeeping and checking account inquiries or problems.
 - Perform file maintenance and account changes as needed.
 - Provide member service and perform duties with a high level of accuracy, efficiency and in alignment with service expectations, instructions, policies and procedures.
 - Promote and effectively demonstrate remote access channels to members.
 - Audit account changes and system reports as assigned.
 - Review ACH and Share Draft Exceptions, contact members regarding exceptions and schedule returns in the system.
4. **Strive for the continuous improvement** of processes and quality of service for the purpose of attaining Credit Union goals, ensuring compliance, improving customer service, and meeting regulatory requirements.

Expectations

- Seek developmental opportunities for professional growth. Participate in ongoing coaching, job shadowing, mentoring, and training to develop and enhance performance and develop skills for other positions at the Credit Union (cross train).
 - Maintain an up-to-date and extensive knowledge of all Credit Union products, services, policies and procedures, as well as industry regulations. Adhere to policies, procedures, and regulations.
 - Perform all responsibilities in accordance with company policies and regulatory requirements. Control risk and perform duties in a safe and sound manner.
 - Maintain confidentiality and security of member information according to regulatory and organization guidelines and policies.
 - Complete assigned training programs in timely and accurate manner. Attend credit union training, conferences, or webinars as assigned.
 - Maintain effective communication with all Credit Union employees to ensure coordination and exchange of information for accomplishing Credit Union goals.
 - Review robbery, hostage, and active shooter procedures on a regular basis and have a thorough knowledge of these procedures.
 - Exemplify BNCU's mission statement, corporate values, service promises, and exceptional customer service standards.
5. Other duties as assigned.

QUALIFICATIONS

Education

Required: High school diploma, GED, or equivalent experience.

Experience:

Minimum one year of cash handling experience preferred.

Licenses and Certifications:

License Required: None

License Preferred: None

Certification Required: None

Certification Preferred: None

KNOWLEDGE:

- Knowledge of credit union teller functions
- Knowledge of principles of good customer service
- Knowledge of deposit and transaction products and services
- Knowledge of banking regulations and Credit Union policies

SKILLS

- Skill in talking with members and determining needs
- Skill in understanding and managing emotions while interacting with different personality types
- Skill in using basic computer software and entering data
- Skills in effectively and professionally communicating in-person, on the telephone, and in written communication
- Skill in cash handling and basic math
- Skill in communicating complex transactions, answering questions, explaining services, and educating members

ABILITIES:

- Ability to use standard business technology and adapt to new and evolving software applications.
- Ability to communicate effectively both in writing and in Spanish and English orally
- Ability to work cooperatively with the staff, members and volunteers
- Ability to make quality decisions in a timely manner
- Ability to provide informed, professional, and accurate service and support to all members, departments, and colleagues while displaying respect for all areas of diversity and levels of knowledge.
- Ability to report for work on time and maintain a schedule of regular attendance
- Ability to work independently and as a team member while using discretion in decision making and sound judgement in problem solving

- Ability to manage multiple projects and tasks simultaneously
- Ability to develop and maintain a high level of product and service knowledge
- Ability to initiate conversations with members, recognize/listen to requests and/or concerns, identify their needs, and help them resolve problems or cross sell applicable products and services
- Ability to apply knowledge acquired through job training and self-study of procedures and updates.

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 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
- 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 make quality decisions in a timely manner.
- 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.
- 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.

Acknowledgment

I acknowledge that I have received a written copy of this job description. I acknowledge that I am able to perform, with or without a reasonable accommodation, the essential duties of this position. If you require an accommodation, please attach a sheet describing the accommodation requested.

Employee Name: _____

Signature: _____

Date: _____