

# Member Service Representative

## Bronco Federal Credit Union

**POSITION:** Non-Exempt  
**JOB TITLE:** Member Service Representative  
**DEPARTMENT:** Retail  
**SUPERVISOR:** Teller Services Manager

### GENERAL JOB DESCRIPTION

Performs a broad range of member service activities in person, by mail, telephone, or internet. Services new and existing accounts. Responds to questions and/or provides information upon requests from members and potential members (internal and external). Processes requests/transactions, as appropriate. Assists members and potential members in understanding and utilizing products and services. May be cross-trained in other areas such as opening new accounts and performing loan interviews.

### MAJOR DUTIES AND RESPONSIBILITIES

- Greet members promptly and pleasantly and give efficient, accurate service with attention to detail in the processing of all transactions such as: receive and process deposits, withdrawals, loan payments, and transfers on accounts, cash and disburse checks, stop payments, wires, and account maintenance.
- Responsible for balancing daily.
- Provide accurate information regarding accounts, services, products, policies and procedures.
- Responsible for learning products and services (i.e., deposit and loan services) in order to provide solutions to members' financial needs.
- Responsible for developing and maintaining member relationships.
- Researches, responds to, and resolves member questions.
- Compliance with applicable statutes and regulations including, but not limited to, BSA.
- Perform other related duties as assigned.

### QUALIFICATIONS FOR THE JOB

To perform this job successfully, an individual must be able to perform each duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Associate's degree from an accredited college/university or High School diploma (GED) and at least 3 years of retail sales/customer service experience.
- Excellent oral and written communication skills.
- Excellent math ability and attention to detail. Ability to accurately and efficiently process member transactions.
- Ability to apply concepts of basic accounting. Ability to calculate figures and amounts such as simple interest, percentages, pro-rata, and discounts.
- Skill and ability to meet people and actively listen.
- Ability to work well within a team in a fast-paced, rapidly evolving environment.
- Ability to deal with stressful situations and interruptions. Ability to be flexible. Ability to multi-task.
- High aptitude for learning.
- Ability to effectively establish rapport, present information, and respond to member questions as well as co-workers.
- Ability and willingness to explain and sell products and services.
- Ability to read, analyze, and interpret policies and procedures furnished in written, oral, or schedule form.
- Skill and ability to organize and prioritize work.
- Is consistently at work and on time; ensures work responsibilities are covered when absent.
- Ability to utilize standard office equipment including but not limited to: PC, fax, copier, telephone, postage machine, etc.
- Ability to accept minimal travel.

## PHYSICAL REQUIREMENTS

- The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.
- Regularly required to sit or stand for extended periods of time. Walk and stoop occasionally.
- Use hands and fingers. Reach with hands and arms
- Talk and hear.
- Lift or move up to 50 lbs. occasionally.
- Close vision and the ability to focus.

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**Date Last Reviewed:** 1/16/2020

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**Last Reviewed By:** Holly Ledbetter/Kim Faison

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