

Financial Service Representative Level 1

Exempt: No
Pay Range: per hour

Supervisor: Branch Manager
Vice President: Operations

Job Description:

Serves as a liaison between the member and the credit union. Responsible for providing account information and professionally handling members' daily credit union needs. Provides a variety of transaction services for members including deposits, withdrawals, cash advances, loan payments, redemption of US Saving Bonds, transfers and check cashing. Sells travel cards, money orders and official checks. Open and close accounts, provides member service duties including card services and account information updates.

Duties and Responsibilities:

1. Perform routine transactions, including processing deposits, withdrawals, loan payments, transfers, domestic wires, issuing and cashing checks, receiving credit card payments and processing cash advances.
2. Process mail payments and deposits. Process and log night drop transactions.
3. Receive payments for installment and share secured loans, ensuring that payments equal amount due and all late charges.
4. Perform Shared Branch transactions.
5. ATM, CDM and card balancing as needed.
6. Operate and balance the coin machine.
7. Balance cash drawer and compare totaled amount to computer generated proof. Review, verify and consolidate checks within teller capture. Report any discrepancies to supervisor.
8. Sell travel cards, gift cards, and other "sale" items and maintain logs and inventories.
9. Answer telephone account inquiries from members and process their requests including; transfers between accounts, check reorders, order check copies, payroll allocations, stop payment orders, credit and debit card transactions and membership file updates.
10. Maintain a working knowledge of the many aspects of the credit union to better serve members including knowledge of all FSFCU products.
11. Cross sell credit union products.
12. Understand and use sales and services skills to strengthen member relationships and build member loyalty.
13. Proficient in check ordering, credit/debit card ordering, processing simple adjustments to members' accounts, researching member disputes and problem resolution.
14. Receive share drafts/checks and cash for deposit to accounts, verify amounts, examine checks for proper endorsement, negotiability and/or fraud, and enter deposits into computer records. Adhere to check hold policy. Process stop payments on checking accounts and on official checks.
15. Maintain equipment and files necessary to keep accurate records of member accounts, including membership forms and account change forms.
16. Respond promptly to members' requests and/or concerns. If necessary, direct member to proper person for information and assistance. Research and resolve member account problems.
17. Process IRA and CD account transfers, rollovers and withdrawals. Prepare and process direct deposit forms and payroll allocations.
18. Close accounts according to procedures.

19. Accurately open new member accounts in a timely manner while cross selling products and services.
20. Reception duties as needed. Brief new soldiers at Fort Sill about FSFCU accounts and products, includes off site account opening.
21. New account duties include interviewing potential members to obtain information and explain available financial services. Verify potential members for field of membership qualifications, complete and obtain signature in workflow, prepare temporary checks, open accounts for members. Ability to accurately review credit report for OFAC/ID alerts when required and use AML.
22. Process requests for new membership accounts. Sending correspondence to obtain necessary documentation to open memberships/accounts.
23. Provide information on products, services or policies, including eligibility for membership, types of accounts, dividend and interest rates, office locations, hours, etc. Cross-sell credit union products, including ability to explain features and benefits of each. Answer basic loan questions including next due date, payment amount, frequency, payment method and final payment date.
24. May be required to open and/or close branch.
25. Maintain a working knowledge of procedures and may have the authority to provide overrides for other FSR's.
26. Ensure station is properly stocked with forms, supplies, etc.
27. Scan information into the computer system.
28. Basic understanding of back office procedures and daily routines.
29. Represent FSFCU in a courteous, efficient and professional manner at all times. Maintain positive attitude when dealing with members and co-workers. Work cooperatively in a team environment with other staff members.
30. Maintain professional appearance and good attendance.
31. Ensure highest level of accuracy and confidentiality in all credit union business.
32. Complete all required training programs.
33. Other duties as assigned.
34. Comply with BSA regulations when performing all job requirements, and stay abreast of updates/requirements of BSA/OFAC/CIP through the completion of training courses assigned annually by trainer as well as meetings discussing BSA compliance activities.

This position is a Monday – Saturday job. The hours vary between 6:45 am and 7:15pm and a Saturday rotating schedule from 8:30 to 1:30. Overtime and flexible hours may be required as needed. Must be able to travel to alternative locations.

Skills:

This position requires the employee to work well with others and be extremely detail oriented. Basic math and money skills and the ability to apply common sense and to reason are expected. Good people skills as well as oral and written communication skills are essential. Ability to read, analyze, and interpret technical procedures and regulations are required. Excellent phone skills and manners are required. Typing and PC skills are required. 10 key by touch, Word and Excel experience preferred.

Education:

High school diploma or equivalent or an equivalent combination of education and experience are required.

Physical Demands/Work Environment:

Duties of this job frequently require employee to talk, hear, stand, sit, write and type. Employee is occasionally required to walk or bend. Employee is frequently required to use hands and fingers, handle and feel objects, tools, or controls. Employee may be required to occasionally lift and/or move up to 50 pounds. Job requires close vision for computer work and ability to adjust focus from computer to member interface. The work environment is an office setting. Noise level is usually moderate. While safety precautions are in place, due to the nature of the industry, robbery is possible. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

This job description is not a complete list of all the duties and responsibilities, nor does it constitute an employment contract. Duties and responsibilities may be added, deleted, or changed at any time at management's discretion.