

## **Cherokee Strip Credit Union Job Description**

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<b>Position:</b>	<b>Member Advisor-I</b>	<b>Reports To:</b>	<b>Branch Coord/Deposits Manager</b>
<b>Department:</b>	<b>Member Services</b>	<b>Status:</b>	<b>Non-Exempt</b>
<b>Date:</b>	<b>January, 2020</b>	<b>Grade:</b>	<b>9</b>

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**SUMMARY:** Under the direction of the Branch Coordinator and/or the Deposits Manager, the Member Advisor conducts basic financial transactions between members and the Credit Union, handles routine member transactions, inquiries and problems and maintains a favourable member/employee relation. The Member Advisor strives to improve the quality of life for each member by providing personal and professional service that results' in a lifetime relationship. Goals for this position are excellent member relations, prompt friendly service, transaction quality, transaction efficiency and teamwork.

**ESSENTIAL DUTIES AND RESPONSIBILITIES:** Processes basic transactions for members including deposits, withdrawals, transfers, vouchers and loan payments with accuracy.

- Promotes excellent member relations by consistently providing extraordinary member service with a friendly demeanor, can-do attitude, and willingness to help at all times. Ensures prompt, efficient and courteous service by providing professional, pleasant greetings, making eye contact and smiling.
- Has a developed rapport with the member base, greets/addresses members by name, has knowledge of account ownership, is responsive and timely with service, correspondence and problem resolution while always displaying a helpful and caring attitude. Maintains a position of trust and responsibility by keeping all member business confidential.
- Handles member situations/problems with sensitivity, confidentiality, tact and professionalism. Acts with confidence by answering or finding the answers to member questions and finding solutions to member issues.
- Handles member inquiries/transactions over the phone. Answers the phone by the third ring, using the standard Cherokee Strip greeting. Gathers all relevant information and makes every effort to assist the member. If unable to help, transfers the member to the appropriate employee/department, relaying all information so the member does not have to repeat themselves.
- Initiate conversations to uncover members' financial service needs beyond the immediate transaction. Successfully educates and informs members of their product and service options and refers member to the appropriate person/department when necessary.
- Actively promotes Credit Union products and services so that each member maximizes their relationship with the Credit Union. Encourages members to use the cooperative to their full advantage. Consistently meets or exceeds established goals by performing these consistent behaviours' (Every Member, Every Time):
  - Asks financial questions to engage the member in conversation.
  - During a member transaction, takes the opportunity to recommend alternative products or services.
  - Responds to clues from the member by recommending an appropriate product or service and explains what the product or service will do for them.
  - When uncertain of what a member needs, asks for clarification.
  - Recognizes opportunities and refers members to a Loan Officer or Loan Advisor for assistance.
  - Interviews members and explains available products and services (including Credit/Debit cards, Certificates, etc.) and counsels them when necessary.

- Responds to member inquiry regarding the operation of accounts, access to services, adding service features and various accounts. Makes recommendations and refers members to more experienced employee when appropriate to deepen the member's relationship.
  - Ensures that all telephone requests and lobby inquiries are given a return call the same day.
- Understands, retains and follows all Member Services policies and procedures. Receives checks and cash for deposit, verify amounts, and check accuracy of deposit slips. Examine checks for endorsements and to verify other information such as dates, financial institution information, identification of the persons receiving payments and the legality of the documents. Identify fraudulent activity to prevent potential losses to the member and Credit Union.
  - Working knowledge of current Bank Secrecy Act rules and regulations. Maintains compliance with Bank Secrecy Act, OFAC, and USA Patriot Act including accurate completion of CTR, Monetary Instrument Log, following the Customer Identification Program for new customers, monitoring for and reporting suspicious activities to Supervisor or Compliance Officer.
  - Enter members' transactions into computer with accuracy in order to record transactions. Issue computer-generated receipts. Obtain proper authorization from member for each transaction. Resolve problems or discrepancies concerning members' accounts.
  - Verifies and balances cash drawer daily with minimal cash variances, performing multiple mid-day balances every day. Purchase working funds from vault as needed within policy guidelines.
  - Maintain a balancing record that is in line with policy; have the ability to find and correct outages, assist others with their errors and enlist help as needed for more difficult errors.
  - Issue cashiers' checks, teller checks and certificates. Place member check orders. May issue safe deposit boxes and other products.
  - Processes incoming mail transactions using dual control per Credit Union procedures and sends receipt to member.
  - Check 21/Branch close: Throughout the day, batch checks & verify they balance, scan the item, verify the items were scanned properly, batch and record each item. At closing: Add batch totals, verify it to the branch close out and run final report.
  - Responsible for completing the day end reconciliation to be submitted to the Accounting department.
  - Coordinate the inventory records and ordering of office supplies through the Accounting Clerk.
  - Responsible for replenishing MA drawers with cash as needed and verifying cash orders as they are received.
  - Balances, reconciles, remits to the vender, and/or maintains inventory of miscellaneous items which may include postage stamps and safety deposit boxes.
  - Other duties, projects, and assignments as assigned by the Branch Coordinator and/or the Deposits Manager.
  - If unable to report to work, give supervisor notice no earlier than 5:30 am.

## **QUALIFICATIONS:**

**Education:** Equivalent to high school diploma/GED.

- **Experience:** Some college preferred; plus, one to three years related sales/service experience in a financial institution.

## **Knowledge, Skills and Abilities:**

- Must have good written and verbal communication, interpersonal skills, analytical ability, and organizational skills.
- Must also use independent judgment in making decisions.
- Ability to read, write and speak English.
- Ability to perform basic math calculations.

- Proficient use of a personal computer, along with spreadsheet and word processing applications.
- Proficient use of office equipment, such as telephone, computer, fax machine and calculator.
- Must be able to handle multiple tasks at once and maintain a solid state of organization.
- Must have good problem-solving skills.
- Ability to work as a team member.
- **Work Environment:** The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. The noise level in the work environment is usually moderate.
- **Physical Demands:** Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. 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. While performing the duties of this job, the employee is regularly required to sit; use hands to finger, handle, or feel objects, tools, or controls; and talk or hear. The employee frequently is required to reach with hands and arms. The employee is occasionally required to stand, walk, stoop, or kneel. The employee must occasionally lift and/or move up to 50 lbs. Specific vision abilities required by this job include close vision, distance vision, color vision, and the ability to adjust focus.

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I certify that I have received a copy of this document on the date below, reviewed the requirements of this position with Human Resources, understand them, accept them, and agree to perform them to the best of my abilities. I also understand this is not a contract or guarantee of employment, which remains “at will” for both me and CSCU.

I further understand the duties and responsibilities stated herein may not be all inclusive to this position, and may change from time to time, as my direct supervisor assigns.

\_\_\_\_\_  
Associate Name (printed)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Associate Signature