



- Maintain an up-to-date and comprehensive knowledge on all credit union products and services that are handled or promoted thru Lending. Maintain an up-to-date and comprehensive knowledge on all related policies and procedures, rules and regulations for the Lending department, including robbery procedures.
- Has a developed rapport with the member base, 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 associate/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 associate/department when necessary.

## **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.

- **Interpersonal Skills:** Courtesy, tact, and diplomacy are essential elements of the job. Work involves personal contact with others inside and/or outside the organization, generally regarding routine matters for purposes of giving or obtaining information which may require some discussion.

## **Performance Measurements:**

1. Provide friendly, professional and personal service as well as support to all Members and Associates.
2. Troubleshoot and resolve customer and internal inquiries in a timely, friendly and accurate manner.
3. Proactively seek opportunities to identify appropriate products and services for the betterment of the member.
4. Maintain a dependable record of attendance and timeliness.

## **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 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.

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.

I further understand the duties and responsibilities stated herein may not be all inclusive to this position.

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

\_\_\_\_\_  
Date

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