



Kellogg Midwest Federal Credit Union
Job Description

Title: Member Service Representative
Reports To: Operations Manager
Prepared Date: September 2022
FLSA Status: Non-Exempt

The ideal candidate will have a strong small credit union background showing a solid understanding of the member service and back office functions. We encourage a family environment with employees and members. Must be outgoing and always willing to put the member's needs first. A strong work ethic and excellent attendance record are expected.

SUMMARY

Serve as an ambassador between the member and the credit union. This role covers a broad range of activities including, but not limited to, transaction processing, new accounts, loan processing, open and closing branch, customer services, and compliance. This position requires an independent thinker with strong decision-making skills that can work with minimal supervision. Responsible for following all policies and procedures, state and federal regulations, while providing a professional, courteous and efficient customer service to our members.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Represent the credit union to members in a courteous and professional manner.
- Maintain knowledge of new and revised Credit Union policies and procedures.
- Provide prompt, efficient, and accurate service to members.
- Promote credit union products and services based on the member's needs.
- Handle requests from members for transfers of shares to loan payments, share withdrawals, check request, line of credit advances and any other request received from members.
- Provide in-person, by telephone, and online assistance regarding member accounts.
- Research accounts for deposit, withdrawal and loan payment discrepancies.
- Set up and provide assistance to members Online Banking, Voice Response, Mobile Banking, Credit Card online access, and general website support.
- Balance and replenish onsite ATM.
- Vault duties if assigned.
- Document imaging and daily check deposit.
- Open new accounts, share certificates, and other special accounts and service existing accounts. Maintain accurate account records.
- Review and process daily, weekly, monthly, quarterly, and annual reports as needed.
- Process back office morning processes such as Share Draft and ACH exceptions and network balancing.
- Serve as a backup to the accountant for morning balancing and accounts payable.
- Process negative accounts and delinquent loans.
- Process dormant accounts.
- Process and maintain member ACH and transfer requests.
- Process deceased member accounts.
- Process debit and credit card disputes.
- Process fraudulent transaction cases.
- Process legal documents such as power of attorney, levies, and garnishments.



- Prepare adverse action forms and communicate denials for accounts.
- Audit work of peers including; new accounts, daily processing, account changes, etc.
- Place liens on property and ensure proper proof of insurance is obtained.
- Assist with digital marketing
- Process paid off loans to release liens on property.
- Maintain loan and account records and ensure accuracy and follow up.
- Other duties as assigned by Management

The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of employees assigned to this job.

SKILLS REQUIREMENTS:

- Skilled in Microsoft Office
- Ability to decision new accounts and loans.
- Knowledge of regulations that are applicable
- Knowledge of credit union's policies, procedures, guidelines
- Knowledge of credit union's products, services, goals, and objectives
- Ability to problem solve
- Detail-oriented
- Committed
- Accountable
- Team player
- Ability to be flexible, prioritize, organize and multi-task

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each essential 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.

EDUCATION and/or EXPERIENCE

- High School diploma or GED
- Two years banking experience
- Longevity in work history
- Knowledge of policies and procedures such as, but not limited to, Bank Secrecy Act, CIP, Funds Availability, EFT, Truth in Savings and Consumer Lending Policy (Reg. Z)

SUPERVISORY RESPONSIBILITIES

Position has no supervisory responsibilities.

COMPUTER SKILLS

- Microsoft Office Suite
- MeridianLink
- Fiserv Portico



- VINtek
- AdQue
- Constant Contact
- Social Media

WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Typical business office environment with the pressure of deadlines.
- Routinely uses standard office equipment.

PHYSICAL DEMANDS

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.

- While performing the duties of this job the employee is regularly required to talk or hear. The employee is frequently required to sit, stand, walk, reach with hands and arms, and use hands to finger, handle, or feel. The employee may occasionally be required to lift up to 50 pounds. The vision requirements include close and distant vision.

This job specification should not be construed to imply that these requirements are the exclusive standards of the position. Incumbents will follow any other instructions and perform any other related duties as may be required by their supervisor.

APPROVED: Supervisor/Manager

Date

ACKNOWLEDGED: Employee

Date