



## HORIZON FEDERAL CREDIT UNION POSITION DESCRIPTION

<b>POSITION DESCRIPTION:</b>	Financial Service Professional
<b>REPORTING TO:</b>	Branch Manager
<b>DEPARTMENT:</b>	Third Street
<b>FLSA STATUS:</b>	Non-Exempt
<b>SALARY RANGE:</b>	

Horizon understands our employees are the credit union's greatest asset. We recruit and develop enthusiastic, engaged, and empowered individuals to take ownership of each and every member experience to ensure the member is receiving exemplary service. Together, we strive to provide a brighter financial future for our staff, our members, and our surrounding communities.

***Our staff is driven by a common passion to be the BEST by doing whatever it takes to exceed the expectations of our members and internal team. They are determined to differentiate our Credit Union in the marketplace through our obsession for delivering superior quality and professionalism. They are collectively focused on conducting all business, internally and externally, with the highest degree of honesty, integrity, consistency and ethics.***

### POSITION OBJECTIVE

A frontline employee providing consistent exceptional service for our members. Responsible for assisting members with their financial needs; including account open and close, loan application and disbursements, routine banking transactions and generating referrals for additional services through the use of defined relationship sales behaviors.

### RESPONSIBILITIES

1. Serves as ambassador of the Horizon Federal Credit Union (Horizon) brand. Continuously demonstrates the Credit Union's mission, vision, and core values in all interactions with current and perspective members, colleagues, vendors, and members of the community.
2. Opens new accounts and additional shares based on members' needs in compliance with federal regulations and Horizon's internal policies and procedures.
3. Interviews loan applicants; verifies all necessary forms are completed with supporting documentation. Disburse loan proceeds based on member and underwriter request.
4. Reads and interprets loan applications, credit reports, and current account relationships to identify opportunities to refinance or transfer existing accounts to Horizon.
5. Performs account maintenance, including change of name, change of address, account closings, card reissuance, etc.
6. Effectively builds and enhances member relationships through member engagement, asking questions, and determining immediate and future banking needs. Refer and open additional products and services based on members' needs.

7. Takes ownership of the member experience by effectively following-up with members over a 90-day period to gauge service levels, further educate the member about Horizon and good financial practices and refer additional products and services when appropriate.
8. Effectively identifies member needs and refer to internal channels, including Mortgage, Property & Casualty Insurance, and Collections, when appropriate.
9. Take ownership of the member loan process from application through funding.
10. Provides answers to member questions throughout the loan process. Explains reasons for denials when necessary, and identifies, recommends, and provide options for alternative lending solutions when applicable.
11. Performs routine banking transactions such as deposits, withdrawals, check cashing, check verification, coin and currency counting, loan payments, etc. from all delivery channels in compliance with Horizon's policies and procedures.
12. Maintains an up to date and comprehensive knowledge of all Horizon products and services. Explain, promote, and refer relevant products to meet the financial needs of each member.
13. Maintains a comprehensive knowledge of all related policies, procedures, rules, and regulations applicable for the FSP position, and keeps abreast of any changes.
14. Communicates in person, over the phone, and through email in a clear, diplomatic, and professional manner.
15. Balances and performs end of day closing activities in accordance to Horizon policies and procedures.
16. Ensures the work area is neat, organized, and properly stocked with necessary resources.
17. Completes routine maintenance and cleaning of equipment used and report any malfunctions.
18. Prevents controllable losses by strict adherence to security, compliance, and fraud & prevention policies and procedures.
19. Adheres to all policies and procedures described in the Employee Handbook.
20. Actively seeks solutions to member and team service complaints and escalates accordingly.
21. Actively participates in internal and external educational programs, schools, or conferences to continually develop greater knowledge and expertise. Take initiative for personal career development and seek opportunities to learn new skills.
22. Completes annual mandatory compliance and other trainings.
23. Willingly participates in Credit Union functions, committees, and events on a volunteer basis or as reasonably requested.
24. Travels to other locations as needed.
25. Willingly works a flexible schedule that includes Saturdays and overtime as needed.
26. Completes all other duties as assigned and/or required.

## QUALIFICATIONS

**Education and Experience:** Associates degree or equivalent working experience.

**Other:**

- Minimum two years of sales and referral related experience with proven track record of meeting or exceeding established goals.
- Maintains a professional demeanor in appearance, communication, and action.
- Possesses a high level of interpersonal communication, both verbal and written.
- Well organized, ability to multi-task and move quickly between priorities.
- Effectively work and remain calm under pressure and in tense situations.
- Maintain confidentiality of all members and employees, their business dealings and transactions.
- Solid working knowledge of PC-based programs.

**Language Skills:**

Ability to read, analyze, and interpret financial reports and documents, periodicals, journals, reference resources, and training and policy manuals. Ability to comprehend and respond to common inquires or complaints from credit union members, colleagues, regulatory agencies, vendors, or members of the business community. Ability to effectively present job-related information to members and colleagues.

**Mathematical Skills:**

Ability to count currency in denominational increments. Ability to compute discount, interest, profit, and loss; commission markup and selling price; and ratio, proportion, and percentage. Able to perform very simple algebra.

**Reasoning Skills:**

Ability to apply logical or scientific thinking to define problems, collect data, establish facts, and draw conclusions. Able to interpret a variety of technical instructions and can deal with multiple variables.

**Physical Requirements:**

While performing the duties of this job, the employee is required to stand; walk, sit; use hands to finger, handle or feel objects, tools or controls; reach with hands and arms; climb stairs; balance; stoop, kneel, crouch or crawl; talk or hear; taste or smell. The employee must occasionally lift and/or move up to 40 pounds. Specific vision abilities required by the job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

Must possess sufficient manual dexterity to skillfully operate standard office equipment, including but not limited to: computer mouse and keyboard, facsimile machine, photocopier, telephone, and calculator. Must be able to view and read written words and numbers from paper and computer screen. Must be able to hear verbal communication in normal volume, pitch, and tone in person and over the telephone.

The physical demands described are representative of those required to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**Note:** Job descriptions are intended to be accurate reflections of those principal job elements essential for making decisions pertaining to compensation. They should not be considered to be an exhaustive list of all responsibilities, skills, efforts, or working conditions associated with the position.

***I acknowledge that I have read and understand the above job description. I am physically and mentally capable of handling the above responsibilities.***

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Employee Signature

Date

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Supervisor Signature

Date

**This is not to be construed as an employment contract.**

**This job description does not alter the Employment-AT-Will relationship in any way.**