



HORIZON FEDERAL CREDIT UNION POSITION DESCRIPTION

POSITION DESCRIPTION:	Member Service Representative
REPORTING TO:	Branch Manager
DEPARTMENT:	Lock Haven
FLSA STATUS:	Non-Exempt
SALARY RANGE:	

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 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. 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.
3. 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.
4. Maintains a comprehensive knowledge of all related policies, procedures, rules, and regulations applicable for the MSR position, and keeps abreast of any changes.
5. Communicates in person, over the phone, and through email in a clear, diplomatic, and professional manner.
6. Balances and performs end of day closing activities in accordance to Horizon policies and procedures.
7. Ensures the work area is neat, organized, and properly stocked with necessary resources.
8. Completes routine maintenance and cleaning of equipment used and report any malfunctions.

9. Prevents controllable losses by strict adherence to security, compliance, and fraud & prevention policies and procedures.
10. Adheres to all policies and procedures described in the Employee Handbook.
11. Actively seeks solutions to member and team service complaints and escalates accordingly.
12. Actively participate 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.
13. Completes annual mandatory compliance and other trainings.
14. Willingly participates in Credit Union functions, committees, and events on a volunteer basis or as reasonably requested.
15. Works to become proficient in relationship sales behaviors utilized to identify and refer financial needs of our members. Develop individual goals and fully utilize and apply the tools, skills, and training that contribute to the growth and success of the organization.
16. Travels to other locations as needed.
17. Willingly works a flexible schedule that includes Saturdays and overtime as needed.
18. Completes all other duties as assigned and/or required.

QUALIFICATIONS

Education and Experience: High school diploma or equivalent.

Other:

- Maintains a professional demeanor in appearance, communication, and action.
- Possesses a high level of interpersonal communication, both verbal and written.
- Well organized, able to multi-task and move quickly between priorities.
- Effectively work and remain calm under pressure and in tense situations.
- Maintains 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.

