



## HORIZON FEDERAL CREDIT UNION POSITION DESCRIPTION

<b>POSITION DESCRIPTION:</b>	Member Engagement Professional
<b>REPORTING TO:</b>	Member Engagement Manager
<b>DEPARTMENT:</b>	Retail Banking
<b>FLSA STATUS:</b>	Non-Exempt

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

Responsible for delivering an exceptional member experience and expanding member relationships through non-branch delivery methods; including phone, email, video, and online chat. Providing exceptional service and interaction experience among your team members within your department and across Horizon is crucial.

### 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 community.
2. Performs remote banking transactions such as deposits, withdrawals, account openings, loan applications, and inquiries accurately and efficiently, while educating members on use of Horizon's alternative delivery methods, when applicable.
3. Interviews loan applicants over the phone; requests and 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. Explains, promotes, and refers relevant products to meet the financial needs of each member and expand member relationships.
6. Maintains an up-to-date and comprehensive knowledge of all Horizon loans, products and services, with a focus on member alternative delivery methods (online, mobile, telephone, chat, digital wallet, etc.); product knowledge, procedures, rules, and regulations, etc., and keeps abreast of any changes.
7. Assists with researching, resolving, troubleshooting, and communicating with any member's concern, issue, question, or feedback.

8. Processes mail transactions, including returned mail. Tracks bad addressed, when applicable.
9. Performs ODP fee refund requests for members, when applicable.
10. Provides exceptional service to current and perspective members, teammates, and all other points of contact.
11. Assists with researching, resolving, and communicating with members regarding issues and concerns involving card issues, orders/reorder, PIN reset, Reg. E claims, etc.
12. Communicates in person, over the phone, text, chat, video, and through email in a clear, diplomatic, and professional manner.
13. Utilizes digital tools (text, chat, video, etc.) to communicate with members to improve productivity, efficiency, and service.
14. Prevents controllable losses by strict adherence to security, compliance, and fraud & prevention policies and procedures.
15. Adheres to all policies and procedures described in the Employee Handbook.
16. Actively seeks solutions to member and team service complaints and escalates accordingly.
17. Supports the branch network by answering questions related to policy and procedure.
18. Assists with Beta testing for new and upgraded products, systems, and applications.
19. Regularly conducts outbound calling to cross-sell, up-sell, and further educate members on products, services, and current promotions.
20. 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.
21. Completes annual mandatory compliance and other trainings.
22. Willingly participates in Credit Union functions, committees, and events on a volunteer basis or as reasonably requested.
23. Willing to work evenings and Saturdays as required.
24. Completes all other duties as assigned and/or required.

## QUALIFICATIONS

**Education and Experience:** High school diploma or equivalent.

**Other:**

- 6 months' minimum job proven banking experience.
- Thorough comprehension of credit union's products, services, policies, procedures, and regulations.
- 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 works and remains 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.
- Proficient with Horizon's Core Processor, New Account and database.

**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 inquiries 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:

Primarily sedentary work; employee will be seated a majority of the day. While performing the duties of this job, the employee is required to use fingers to make small movements such as typing, picking up small objects, or pinching fingers together.

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.***

Employee Signature

Date \_\_\_\_\_

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.**