

RELIANT COMMUNITY FEDERAL CREDIT UNION
Sodus, NY 14551

JOB DESCRIPTION

Position Title: In-store Lead Member Service Advisor (MSA) **Department:** Member Services
Reports To: Branch Manager (In-store) **Position Grade:** 6
FLSA Status: Non-exempt **Effective Date:** 5/2015
Supervises: N/A

General Summary:

Position is part of the Member Services team, serving as primary contact between Reliant and members/potential members in both a Member Service Representative (MSR) and Teller capacity as service needs require, while serving as the Lead MSA for operational aspects in the branch in the absence of a Supervisor. Works with members daily to meet their financial needs and service expectations. Demonstrates the ability to process members' requests in a timely, efficient, and accurate manner. Is instrumental in promoting a quality sales and service environment at Reliant. Demonstrates the attributes of a team player within all branches.

Understands and follows expectations of Reliant's corporate culture. Consistently demonstrates the attributes of accountability, respect, and teamwork. Provides quality service and strives to exceed service expectations. Acts in a professional, friendly manner at all times. Completes work timely and accurately.

Principal Duties & Responsibilities:

The following list includes duties normal for this position, but is not all-inclusive. Other duties may be required and assigned.

1. *Actively promotes Reliant throughout the retail store and in the community, interacting with customers, store employees and community members to build rapport, develop connections, understand their financial needs and be able to serve them.
2. *In the absence of a supervisor, serves as lead for various branch operations such as opening and closing the branch, end of day balancing, etc.
3. *Provides MSA and Teller staff with operational support; check approval, transaction overrides, and supervisory level system capability.
4. Performs routine member transactions in a professional, confidential, and accurate manner. Opens new accounts, acquires proper documentation, and establishes desired services. Provides effective demonstrations to members on all automated/electronic services. Interprets system data and reports to provide members with account status and transaction history.
5. Provides routine information and explains credit union services, including eligibility for membership, types of credit union accounts, remote services, fee structure, loan interest rates, dividend rates, branch office information, and federal share insurance coverage.
6. *Assures a full range of Reliant products and services are provided to members within the context of Reliant's sales and service culture. Actively discusses and refers Reliant's products and

services with members and potential members. Identifies ways to improve members' financial lives by saving them time and/or money.

7. *Responds to member requests, problems, concerns and/or directs them to the proper person for specific information, assistance, and problem resolution.
8. *Safeguards Reliant and our members from fraud and identity theft. Examines checks for proper endorsement and negotiability. Follows Reliant's check cashing, hold, and member identification procedures.
9. *Attends and participates in branch meetings to keep informed to perform job responsibilities effectively.
10. *Performs routine clerical duties as assigned and in accordance with established written procedures (including auditing loans, filing, cracking coin, etc.).
11. *Follows established security procedures at all times.
12. Develops member connections to increase member loyalty. Conducts regular new account follow up calls, teller referral follow up calls, utilizes established cross-sell methods, and promotes and opens core products such as checking, direct deposit, and bill pay.
13. Conducts outbound telephone calls to acquire additional member business and enhance service quality.
14. Utilizes credit skills of interviewing and accepting loan applications. Understands lending and credit decision process. Effectively discusses various lending services to sell credit products and build member relationships.
15. Counsels members on appropriate use of their accounts in order to avoid unnecessary overdraft fees. Actively places phone calls to members who are overdrawn to make payment arrangements and document all discussions with members.
16. Takes ownership of situations such as loan closings, loan follow up, etc., and communicate the outcome to the appropriate individual.

**Identifies essential functions for this position.*

Required Skills & Abilities:

1. Excellent oral and written communication skills, with ability to communicate effectively by email, telephone, and in person.
2. Ability to problem solve effectively. Demonstrate sound judgment, trustworthiness, and patience while handling members' transactions and answering staff questions. Understand and value the importance of confidentiality.
3. Strong planning and organizational skills, with ability to prioritize and meet deadlines.
4. Strong personal computer skills; familiarity with Microsoft Office Suite preferred.
5. Strong sales skills.
6. Ability to work independently as well as with a team.
7. Working knowledge of financial services from a sales, service and compliance perspective.

8. Ability to work in a fast-paced, high volume environment, requiring frequent travel to branch offices for training and coverage.
9. Ability to work a flexible schedule including evenings, Saturdays, and Sundays.

Required Training & Experience:

1. High school diploma required.
2. At least 1 to 3 years of related experience in financial services and/or retail environment is desirable. Customer service, sales, and cash handling experience preferred.
3. Thorough knowledge of financial products and services such as deposit products, loan products, IRA accounts, and remote services highly desirable.

Physical Requirements:

1. Ability to lift and move a minimum of 20 lbs.
2. Ability to effectively use keyboard, monitor, and other standard office equipment.
3. Ability to decipher data contained in documents, reports, spreadsheets, etc., presented both on paper and electronically.
4. Ability to transport self within the credit union's geographic service area, with a valid NY State drivers license.

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