

JOB DESCRIPTION



POSITION: Financial Service Representative I, II*, III[◇]
REPORTS TO: VP Branch Manager
SUPERVISES: None

JOB SUMMARY

This position assists members to reach their financial goals while providing the highest level of member service and product knowledge to actively sell credit union products.

ORGANIZATIONAL COMPETENCIES

- **Builds Trust**
Demonstrate an uncompromising standard of ethical conduct and integrity to include trust and respect for each other, our members, and our communities.
- **Communicates Effectively**
Have a passion for helping members and staff achieve their goals by educating, offering tools and assistance in response to the members' needs in a way that the members can fully understand.
- **Teamwork and Cooperation (within & across units)**
Respect each person's ability to create and contribute toward the goal of delivering quality member service and innovative products, individually or as part of a team, through open communication and mutual trust.

JOB SPECIFIC COMPETENCIES

- **Continuous Learning and Development**
Take initiative in learning, seek feedback, and encourage skill development.
- **Continuous Quality and Process Improvement**
Identify new processes, suggest better ways, and evaluate process utilization.
- **Interpersonal Skills**
Resolve interpersonal problems, maintain positive work relationships, and exhibit objectivity.
- **Member Orientation**
Respond to member needs, insist on high-quality service, and seek efficient service delivery.
- **Problem Solving & Judgement**
Seek diverse perspectives, proactively address concerns, and provide creative solutions.
- **Productivity**
Focus on high-value activities, work effectively under pressure, and utilize resources efficiently.
- **Takes Responsibility**
Follow through on commitments, take ownership, and act like business owners.

ESSENTIAL DUTIES

- Support micro community market research to better serve the community with appropriate opportunities and recommendations. ◇
- Accept, process and fund small business loans. ◇
- Conduct outreach to business prospects in an effort to grow branch membership through new accounts and loan requests. ◇
- Develop internal and external referral sources through business networking and credit union sponsored events. ◇

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- Partner with our Business Services, Small Business and Commercial team to meet business members in support of their personal banking needs. ◇
- Support Branch Leadership strategies for overall branch growth as well as supporting the branch team's growth, learning and development. ◇
- Accept, process, and fund unsecured loan products, titled loans, credit cards and Home Equity loan products.
- Partner with Insurance/Investment and Home Loan Departments to provide referrals for our members.
- Performs additional tasks and duties assigned by Branch Leadership.
- Support branch growth goals with consistent outreach to new and existing consumer members. Outreach to include calling, email, direct mail, networking and in person meetings.
- Maintain a book of business to ensure members' needs are met. *
- Support branch growth goals with consistent outreach to new and existing business members. Outreach to include calling, email, direct mail, networking and in person meetings. *
- Train and sponsor new employees.
- Positive engagement and participation in cross-functional projects and branch promotions.
- Serve in the Greeter station to welcome members in, assessing their needs and providing recommendations for financial wellness.
- Exercise independent judgement within set authorizations.
- Supports Branch leadership with annual compliance audits to ensure compliance with internal audit requirements and applicable state and federal regulations.
- Maintain comprehensive knowledge on all credit union products, services, and through active listening, recommend Columbia Credit Union products and services to "Make Life Better" for our membership.
- Mentorship of employee for individual development as directed. ◇
- Adhere to Columbia Credit Union Branch Service Standards in order to provide an exceptional member experience.
- Confidently and accurately act as the Digital Expert. Educate and assist members as well as branch employees with all digital related products and services.
- Accurately process member transactions and requests, using varied software programs, adhering to policies, branch procedures and standard work.
- Opens, modifies, and closes personal, business and fiduciary accounts while providing an educational, friendly, new account experience.
- Ability to lead cross-functional branch projects, promotions and training. *
- Ability to lead Branch Operations and designated PIC as necessary. ◇

JOB REQUIREMENTS

- Demonstrated professionalism in both written and verbal communication skills. Proven ability to meet and exceed assigned goals.
- Ability to attain Notary designation within 6 months of hire.
- Required current NMLS license or ability to obtain upon hire.
- Basic understanding of Business Service products and services.
- Reliable to work scheduled shifts: Monday through Friday and Saturdays to include a split week schedule, as needed. Must be available to attend branch meetings when scheduled.

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- Knowledge of, and compliance with, Currency Transaction Reporting (CTR) requirements and Columbia's Bank Secrecy Act (BSA) compliance program.
- Required industry experience:
 - FSR I – A minimum one (1) year of financial industry experience or equivalent qualifications. Must have a basic understanding of credit.
 - FSR II* – A minimum two (2) years of financial industry experience or equivalent qualifications. Proficient with complex new accounts to include small business and fiduciary accounts. A thorough understanding of unsecured loan products, titled loans, credit cards and Home Equity loan products.
 - FSR III◇ – A minimum three (3) years of financial industry experience – Proficient in all new accounts including fiduciary and small business. Must possess a thorough knowledge of all loan products including small business loans. A basic understanding of cash management business services including but not limited to Business online Banking, ACH, Wires, Account Analysis and Remote Deposit Capture.

PHYSICAL REQUIREMENTS

The physical requirements outlined below encompass the diverse range of abilities needed for individuals to effectively perform the essential functions of this job.

- Communicate information and ideas clearly for mutual understanding.
- Exchange accurate information effectively in various situations.
- Observe details at close range (within a few feet of the observer).
- **Frequently** remain in a stationary position.
- **Occasionally** move around the workspace.
- **Constantly** operate a computer and other office productivity machinery.
- **Occasionally** ascend/descend a ladder.
- **Occasionally** position oneself to maintain files or other items.
- **Occasionally** move items weighing up to 60 pounds across the office for various needs.
- **Occasionally** work in outdoor weather conditions.
- **Never** operate a vehicle.
- **Occasionally** travel between worksites.