JOB DESCRIPTION

POSITION: Member Service Associate I, II* and III◊
REPORTS TO: Service Manager or Branch Manager
SUPERVISES: None

JOB SUMMARY

The Member Service Associate represents the best of Columbia Credit Union and is the first to interact in person with our membership. This position is committed to providing the highest level of individualized service by placing the member first. Performs a variety of transactions while listening closely to our members unique requirements. Knowledgeable about Columbia Credit Union products and services with the ability to communicate features and benefits as a recommendation to our membership. Provide creative solutions to our membership as we strive to "Make Life Better", ensuring they receive exceptional service in a friendly, efficient manner.

ORGANIZATIONAL COMPETENCIES

- **Builds Trust**
  Consistently support their words with actions, maintain a reputation for honesty, candor, and reliability. They follow up on commitments, protect the interests of others, and make their position clear on difficult issues.
- **Communicates Effectively**
  Engage in open, candid, and consistent communication. Explain concepts clearly and maintain sensitivity to diversity.
- **Teamwork and Cooperation (within & across units)**
  Cooperate, share knowledge, prioritize the organization's interests over individual goals, and work to remove barriers to team effectiveness.

JOB SPECIFIC COMPETENCIES

- **Continuous Learning and Development**
  Take initiative in learning, seek feedback, and encourage skill development.
- **Flexibility & Adaptability to Change**
  Adapt to change, maintain work effectiveness in new situations, and prioritize flexibility.
- **Dependability and Reliability**
  Consistently show up for work, meet commitments, and perform job tasks reliably.
- **Member Orientation**
  Respond to member needs, insist on high-quality service, and seek efficient service delivery.
- **Positive & Professional Approach**
  Create a positive work climate and support the organization's mission.
- **Problem Solving and Judgment**
  Seek diverse perspectives, proactively address concerns, and provide creative solutions.
- **Respect for Others**
  Treat all individuals with dignity, value their contributions, and speak up when differences are not respected.

ESSENTIAL DUTIES

- Gain an understanding of the process for inputting and preparing an application for secured Home Equity Loan Products through shadowing and cross training. ◊
- Train and sponsor new employees. *
- Maintain up-to-date knowledge on all credit union products and services and through active listening, recommend Columbia Credit Union products and services to "Make Life Better" for our membership.
- Gain knowledge of and maintain compliance with all regulatory requirements to include Currency Transaction Reporting requirements, the OFAC process and Columbia's Bank Secrecy Act compliance program. Successful completion and understanding of all assigned compliance testing.
- Gain a basic understanding of the loan process for unsecured loan products, titled loans and credit cards through shadowing and cross training. *
- Gain an understanding of the new full membership account process, while providing an educational, friendly experience through job shadowing and cross training. New full membership accounts include personal, small business and fiduciary accounts. *
- Accurately process member transactions and requests, using varied software programs, adhering to policies, branch procedures and standard work.
- Process member transactions for all foundational products and services.
- Process basic account maintenance requests for members to include address changes and account research.
- Process more complex new account ownership such as IRA's, Estate and Trust accounts. ◊
- Lead in areas of Product and Service referrals as demonstrated in achievement of quarterly set referral goals.◊
- Open, modify and close personal, business and fiduciary accounts accurately, while providing an educational, friendly new account experience. ◊
- Accept, process and fund unsecured loan products, titled loans and credit cards at the direction of the branch manager. ◊
- Educate and assist members with all digital related products and services.
- Identify and refer members to our business partners in Home Loans and Insurance & Investment.
- Identify basic member needs and can make appropriate product/service recommendations.
- Open personal new accounts for existing membership as directed by branch management.*
- Process member requests for account maintenance to include account research and assisting members with the fraud process. *
- Serve in the greeter station to welcome members in, assessing their needs and providing exceptional concierge style service. *
- Identify member needs and demonstrate the ability to successfully refer the appropriate members to our business partners. ◊
- Proficiently demonstrate understanding of all new consumer accounts offered to members. Basic understanding of all business accounts. ◊

- Demonstrate positive engagement and participation in cross-functional projects, promotions and training.
- Perform additional tasks as assigned by Branch Leadership.
- Demonstrate a clear understanding of Robbery procedures and security requirements.
- Exercise independent judgement within set authorizations.

JOB REQUIREMENTS

- Proven ability to meet and exceed assigned goals.
- Experience with managing detailed work in a fast-paced environment.
- Demonstrated proficiency and professionalism in verbal and written communication.
- Ability to work well with others and contribute to the success of a team.
- 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.
  - MSA I – A minimum one (1) year of experience in retail, public facing customer service. Preferred cash handling experience.
  - MSA II* – A minimum one (1) year of financial industry experience or comparable knowledge/experience. An understanding of the new account process for transactional accounts.
  - MSA III◊ – A minimum three (3) years of financial industry experience – Proficient in all new accounts including consumer, small business and fiduciary. Preferred basic understanding of credit. Preferred basic understanding of cash management business services.

PHYSICAL JOB REQUIREMENTS

The physical job 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.
- **Frequently** move around the workspace.
- **Frequently** operate a computer and other office productivity machinery.
- **Rarely** ascend/descend a ladder.
- **Occasionally** position oneself to maintain files or other items.
- **Occasionally** move items weighing up to 20 pounds across the office for various needs.
- **Occasionally** work in outdoor weather conditions.
- **Never** operate a vehicle.
- **Occasionally** travel between worksites.