



ACCOUNT REPRESENTATIVE I

PURPOSE:

To provide thorough and accurate member service through new accounts, account services, teller functions and other related functions that meet the needs of both the member and the credit union. These responsibilities shall be performed through courteous and accurate transactions and in accordance with established policies and procedures, and with a minimum of supervision.

FUNCTIONS:

1. Responsible for member marketing of the credit union and knowledge of all services offered to a degree that will enable answering questions, or referring members for specific services.
2. Responsible for opening all types of deposit accounts, including, but not limited to, share, share draft, individual retirement accounts, money market accounts and certificates of deposits.
3. Responsible for processing check orders, ATM applications, Visa CheckCard applications, payroll deductions, direct deposits, automatic transfers, research requests, wire transfers, share draft stop payments, cashier's check replacement, etc.
4. Assist members in person and on the phone with inquiries and requests, including performing notary services and vehicle inspections.
5. Responsible for processing all teller transactions related to member accounts.
6. Responsible for accurately maintaining change fund drawer, related checks and tickets, document preparation, computer input and balancing of same on a daily basis.
7. Maintain familiarity with credit union policies and procedures contained in all manuals pertinent to job duties to ensure compliance with state and federal laws and regulations.
8. Perform other duties as assigned.

RELATIONSHIPS AND CONTACTS:

Reports to: Office Supervisor

Contacts: Establishes and maintains relationships necessary to carry out the activities of this position. Plays an active role in helping the credit union team function smoothly and effectively.

AUTHORITY:

The incumbent is authorized to take any action to carry out the responsibilities assigned by the Office Supervisor so long as such action does not deviate from established policies and represents sound business judgment; except for specific limitations placed on the incumbent's authority by specific assignments to other personnel.

PREREQUISITES FOR THIS POSITION:

1. Minimum Education: A basic level of education (related vocational or partial secondary) is required to perform the assigned duties competently. Technical skills must include prior training or performance on a keyboard and 10-key adding machine at a level that will require no retraining. Prior training in human relation skills is highly desirable.
2. Minimum Experience: Six months teller experience. One year cashiering experience may be considered in lieu of the required teller experience. One year experience in a secretarial/office position, or equivalent training. Prior experience in public contact is highly desirable.

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3. **Personal Characteristics and Skills:** Must be of the highest integrity, in good health and with personal habits above reproach. A positive attitude and teamwork mentality is essential. Knowledge of financial services is important but equally important is the desire and skill to identify and meet our member's needs. Must practice confidentiality and be able to work well under pressure. Must be self-motivated, efficient, accurate, and organized. Must be a mature person with sound judgment. Must have the ability to meet and work effectively with people of varying levels of education and experience and be able to communicate, both written and orally, with same. Must be able to take direction and be willing to seek counsel of supervisor as necessary. Technical skills must include prior training or performance of operating a calculator and a computer terminal. Must type a minimum of 35 wpm.

4. **Working Conditions:** Continuous alertness, precision, and concentration to ensure accuracy and thoroughness of documents and transactions. Continuous alertness of surroundings for security purposes. Frequent performing basic numeric calculations, as well as writing, reading, comparing, and analyzing. Frequent use of judgment, reasoning, patience, and negotiating in solving members' problems. Continuous use of initiative, ingenuity, and creativity in identifying member needs, solving member problems and in actively cross-selling credit union services and products. Continuous memory demands in recalling credit union policies and services, and state and federal regulations. Exposed to potentially hazardous conditions, i.e., robbery. Occasional travel is required. This position may require extended or irregular hours. Continuous standing and/or sitting for long periods of time when providing member services or performing other duties related to the position. Occasional lifting up to 50 pounds. Occasional bending, squatting or kneeling to reach supplies on ground level. Occasional reaching above shoulder level to reach supplies overhead. Continuous use of hands in repetitive tasks such as simple grasping, twisting/turning of wrist; finger dexterity to perform various accounting duties such as using a ten-key calculator, typing, and entering data into the computer system. Continuous speaking and hearing for interactions with members and coworkers. Continuous clarity of vision of 20 inches or less for normal processing of member transactions. Continuous clarity of vision of 20 feet or more for security purposes.