

POSITION SUMMARY:

The Member Experience Rep-Outbound Calling handles outbound calling responsibilities including calling current members to thank them for their membership, to wish them a happy birthday, to provide information specific to an upcoming LBCU event, or a number of other message engagement opportunities including “verified contact” for the purposes of reducing the number of dormant accounts. The call also provides the opportunity to answer member’s questions concerning the credit unions’ portfolio of products and services, and cross-sell products where applicable. During non-outbound calling hours, responsibilities include inbound calling issues respective to member accounts including, answering member questions, and maintaining member account records. In addition, the Member Services Rep has a specialty within the Credit Union for processing ACH and/or ATM/Debit Cards and/or Share Draft Accounts, and/or Online Account Opening, Home Banking, Bill Pay and E-Statement. As well as, to assist the BSA Administrator with BSA monitoring and compliance.

This position features Flex Scheduling of three days per week from 3:00 pm to 7:00pm. (No outbound calling is conducted on Fridays.)

ESSENTIAL FUNCTIONS OF THE POSITION:

1. Answer telephone, mail, and email inquiries regarding credit union products, specializing in inquiries regarding ACH, ATM/Debit, Share Drafts, Online Account Opening, Home Banking, Bill Pay, and E-Statement issues, in a courteous and efficient manner, ensuring quality member service and satisfaction.
2. Assist members in opening specialty accounts and processing all transactions affiliated with those specialty products.
3. Enter all required information into the credit union’s computer system and maintain accurate, up-to-date information on accounts.
4. Verify receipts of deposits and withdrawals into and out of accounts and encode amounts accurately. Process payroll changes and verify payroll allocations.
5. Provide answers, research problems, and resolve discrepancies for both members and other employees in areas of specialty. Be a subject-matter expert for the Credit Union in area of specialty and ensure that knowledge on specialty is up-to-date by attending educational seminars and/or reading pending changes in rules and regulations.
6. Process and balance daily postings of direct deposits and allotment; and verify accuracy of work.
7. Record and balance all unprocessed items.
8. Post overdraft notices. Issue “stop payments. Process all rejected EFT transactions and post to the GL. Enter all rejections, pre-notifications, stop payments, etc. on the Fedline.
9. Communicate with members regarding transactions relating to their accounts such as overdraft, account closings, fees, transfer of funds, etc.
10. Respond to both member service and debit department emails in a timely and professional manner.
11. Receive various information pertaining to members' accounts and route to proper department for processing. Assist members in completing payroll deduction and direct deposit forms as

needed.

12. Ensure that all documentation are accurate, complete, and maintained according to credit union policies and procedures as well as following all external State and Federal regulations.
13. May process and verify file maintenance requests such as name and address changes, replacement cards, requests to close accounts, etc.
14. Cross-sell other credit union services.
15. Generate reports as requested by management.
16. Provide backup and assistance in BSA monitoring, reporting and compliance.

NOTE: This list of essential functions is not intended to be exhaustive. It may be supplemented from time to time as required and at the request of one's supervisor and/or senior management.

KNOWLEDGE, SKILLS, AND EXPERIENCE REQUIRED:

1. Professional and pleasant interpersonal skills are essential for serving members and projecting a positive image as representative of Liberty Bay Credit Union.
2. A working knowledge of credit union products, and specialized knowledge of area of specialty; as well as knowledge of external rules and regulations in aspects of your position.
3. Position requires the education equivalent of a four-year high school education and training in areas of all specialty. Proficiency with computer applications and Internet skills required.
4. One – three years of cash handling and/or customer/member service experience is required in a credit union or other financial institution with ATM/Debit Cards and/or Share Draft Accounts, and/or Online Account Opening, Home Banking, Bill Pay and E-Statements, and/or ACH experience, and/or BSA experience , and/or certification.
5. Position requires the ability to read and understand oral and written instructions. Requires the ability to effectively communicate with members or employees and to solve day-to-day problems involving several variables in standard situations.
6. Intermediate mathematical skill required (adding, subtracting, multiplying, dividing, percentages, proportions, fractions, interest) are required.
7. Position requires the ability to sit at a workstation for a prolonged period of time and may need to move items up to 15 pounds.

The above information has been created to indicate the general nature and level of work performed by employees within in this position. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of employees assigned to this job.