



Job Description

Job Title: Financial Service Representative

Reports to: Branch Manager – Dirigo Drive

Overview

Our Financial Service Representative is an integral part of our team. You must be able to communicate effectively with prospective and current members, representing our credit union in a positive and professional manner. You are expected to perform services to our members with high accuracy and confidentiality. You must maintain accurate records in accordance with credit union policies and procedures.

Purpose

The Financial Services Representatives serve a dual role in the credit union, acting as both a Member Service Representative and a Loan Officer. The FSR serves as a liaison between the member and the credit union. Provide account information, as well as information on the full range of credit union products and services, open accounts for members, interview and professionally handle the member's daily needs. The FSR also provides a variety of transaction services to members including loan processing, closing and disbursement, as well as information. The FSR prepares, analyzes, processes, and documents all required forms and related documentation for credit union loan products. Approve or deny loan applications based on prescribed parameters. Gather background information and analyze loan applicants' credit history. Operate with moderate credit authority.

Key Responsibilities

1. Greet and welcome members and visitors to the credit union in a professional manner. Represent the credit union to members in a courteous and professional manner and provide prompt, efficient, and accurate service in the processing of transactions. Promote credit union products and services based

on member needs that are obtained from member interviews and /or review or member's account. Actively cross-sell products.

2. Respond to members' requests, problems, and complaints, resolving issues, and/or directing them to the appropriate persona for specific information and assistance. May handle more complex questions and problems for other member service representatives or tellers.

3. Provide in person, by telephone, and in email correspondence, general and specific service related information concerning credit union products or policies.

4. Open new accounts and service existing accounts. Set up new account files, and provide members with all necessary information for membership.

5. Handle requests from members for transfers of shares to loan payments, share withdrawals, check requests, CD transactions, line of credit advances, and any other requests received from members.

6. Assist members with completing loan applications. May process loan applications, run credit reports, do preliminary debt-to-income ratios, and recommend loan for approval or denial. Interview consumer loan applicants and provide information on consumer loan products that best meet the member's needs. Request and review all required information and documentation to secure a loan.

7. Approve or deny loan applications within set lending limits.

8. Notify applicant of loan decision. Correspond with members, applicants, and creditors to resolve questions regarding application information.

9. Prepare all necessary loan documents for approved loans. Disburse loans when approved.

10. When a loan is denied, explain reasons for denial in a professional, courteous manner. Work with member to provide recommendations or alternative options for other possible ways to secure a loan in the future.

11. Maintain up-to-date and comprehensive knowledge on all credit union products and services that are handled or promoted by Member Service Representatives. Up-to-date and comprehensive knowledge on all related policies and procedures, rules and regulations.

12. Perform any other duties requested by the credit union that are deemed necessary and appropriate for day to day operations.

Qualifications

- Relevant education and experience
- High School Diploma required, College education preferred.
- A multitasker and team player
- Ability to work independently and with a team
- Amazing communication, grammar, and mathematics skills
- Keen attention to detail
- Flexibility during operating hours
- Take pride in professionalism
- Maintain confidentiality
- Outgoing and welcoming personality
- A go-getter attitude

Work Conditions and Physical Requirements

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, scanners, filing cabinets, and fax machines. The noise level in the work environment is usually moderate.

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. While performing the duties of this job, the employee is regularly required to talk or hear; and stand and walk. The employee frequently is required to use hands to finger, handle or feel; and reach with hands and arms. The employee may occasionally lift up to 10 pounds. Specific vision abilities required by this job include close vision, distance vision, peripheral vision, depth perception, and ability to adjust focus.

Brewer Federal Credit Union promotes an equal opportunity workplace, which includes reasonable accommodations for otherwise qualified applications and employees.