POSITION DESCRIPTION

POSITION TITLE: Branch Operations Specialist **DEPARTMENT**: Branch Operations

CLASSIFICATION: Non-Exempt

PREPARED BY: Human Resources

DATE PREPARED: November 23, 2022

APPROVED BY: Executive Vice President

DATE REVISED: September 22, 2026

REPORTING RELATIONSHIPS

POSITION REPORTS TO: Branch Operations Manager

POSITION SUPERVISED: None

POSITION PURPOSE

Provide members, potential members, and TEXAR staff with assistance concerning Credit Union products and services by one or more of our many servicing options such as, onsite, via telephone, online, or by the Interactive Teller Machine (ITM) platforms. Cross sell various loan products and deposit services offered and help educate the Credit Union members to serve their financial needs.

ESSENTIAL JOB FUNCTIONS AND DUTIES

Promote “SCOPE” to our employees, management, and members.

Ability to multitask and work between all member points of access in a timely manner.

Responsible for processing all member transactions with minimal to no errors.

Responsible for end-of-day balancing and help assist others if needed.

Research any teller errors and immediately notify a Branch Operations Manager.

Ability to complete Currency Transaction Reports (CTRs) and Suspicious Activity Reports (SARs).

Answer phone and direct calls in a professional and timely manner.

Ability to make sound judgement decisions with little to no supervision.

Ability to provide positive resolution and options to member issues. Assist members with the various questions and information about their accounts and features of all TEXAR products and services.

Responsible for the maintenance of members' accounts including, but not limited to, ordering member checks, changing addresses on accounts, opening/closing of accounts/shares/loans, EFT maintenance, IRA maintenance, etc.

Ability to use Docusign.

Process loan signing and funding as needed.

Stay abreast of all credit union policies and procedures.

Process Verification of Deposit requests.

Work various reports within area of responsibility.

Ability to perform check image printing and history research including tax file copies.

Complete necessary paperwork for bank wires and stop payments on check and ACH items.

Quote loan payoffs.

Responsible for filing loan claims such as credit life/disability, GAP, and Warranty Refunds and ability to upload proof of insurance and provide member with information needed.

Follow procedures to keep member information confidential.

Ensure all safety procedures are followed.

Maintain a favorable working relationship with businesses and other credit unions while consistently representing TEXAR in a professional and ethical manner.

Assist Branch Operations Manager as necessary.

May be required to travel between and/or work in various offices as needed.

Complete required annual training and adhere to all Credit Union policies and procedures, including but not limited to BSA, MIP, OFAC, Privacy and Electronic Use.

Perform other related duties as required and assigned.

KNOWLEDGE AND SKILLS

Ability to apply logic to define problems, collect data, establish facts, and draw conclusions.

Ability to interpret instructions and can deal with multiple variables.

Basic knowledge and use of Microsoft Office Suite and other office equipment.

Strong computer skills.

Displays a professional appearance, demeanor, and dress.

Excellent oral and written communication skills.

Solid interpersonal skills.

Effective time management and project management abilities.

Ability to function and form decisions with minimum supervision.

EDUCATION AND EXPERIENCE

High School Diploma, or GED, required. Minimum of one (1) year customer service experience or cash handling experience required. Knowledge of loan process and procedures preferred.

PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

Talking:	Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.
Average Hearing:	Able to hear average or normal conversations and receive ordinary information
Repetitive Motion:	Movements frequently and regularly required using the wrists, hands, and/or fingers. Requires repetitive stooping, kneeling, or crouching.
Average visual abilities:	Average, ordinary, visual acuity necessary to prepare or inspect documents or products or operate machinery.
Physical strength:	Sedentary work; sitting most of the time. Exerts up to 10 lbs of force occasionally.
Finger Dexterity:	Using primarily just the fingers to make small movements such as typing, picking up small objects, pinching fingers together, feel objects, tools, or controls.

WORKING CONDITIONS

No hazardous or significantly unpleasant conditions. Noise level is usually moderate.

The above statements are intended to describe the general nature and level of work being performed by people assigned to this position. They are not intended to be an exhaustive list of all responsibilities, duties, skills, or working conditions. Additional functions and requirements may be assigned by supervisors as deemed appropriate.

Position descriptions are not intended and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.

I have read and received a copy of the position description.

_____ _____

Employee Date