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## POSITION DESCRIPTION

**POSITION TITLE:** Service Representative      **DEPARTMENT:** Operations  
**CLASSIFICATION:** Non-Exempt  
**PREPARED BY:** Human Resources  
**DATE PREPARED:** March 26, 2021  
**APPROVED BY:** Vice President of Operations  
**DATE REVISED:**

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## REPORTING RELATIONSHIPS

**POSITION REPORTS TO:** Service Manager  
**POSITION SUPERVISED:** None

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## POSITION PURPOSE

Provide members and potential members with assistance concerning Credit Union products and services by one or more of our many servicing options. Cross sell various products and services offered and help educate the Credit Union members to serve their financial needs.

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## 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.

Maintain appearance and cleanliness of working location.

Responsible for processing all member transactions with minimal to no errors which may include but are not limited to, electronic funds management payments, savings bond redemptions, safe deposit box rentals, loan funding, transfer of funds for loan payments, deposits, credit card payments, and mortgage payments.

Responsible for end-of-day balancing.

Research any teller errors and immediately notify a Service 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.

Attempt to resolve all inquiries or requests without transferring the member.

Assist members with various questions and information concerning their accounts and enrolled services.

Ability to explain the benefits and features of all TEXAR products and services.

Ability to provide positive resolution and options to member issues.

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

Ability to use DocuSign for forms sent to members.

Process loan signing and funding as needed.

Exemplify and uphold all TEXAR Federal Credit Union policies and procedures.

Verify funds availability on accounts.

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.

Assist members with services offered thru access to multiple websites and applications.

Pull NADA values.

Process returned mail.

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

Quote loan payoff to members, dealers, or insurance agents after receiving authorization from the member.

Assist members with payroll deduction, auto transfers and issue resolution.

Ability to use all Credit Union technology such as Anywhere Access, bill pay, mobile banking, E-statements, and ITMs.

Ability to utilize hardware and software.

Follow all procedures in order 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 Service Manager as necessary.

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.

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## **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.

Ability to read periodicals, journals, manuals, dictionaries, thesauruses, and encyclopedias.

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.

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## **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.

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## **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. |

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**WORKING CONDITIONS**

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

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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.

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Employee

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Date