



## City and County Credit Union Job Description

**Job Title:** Member Engagement Specialist I  
**Department:** Member Services  
**Reports To:** Branch Manager  
**FLSA Status:** Nonexempt  
**Prepared By:** Vice President - Administration  
**Prepared Date:** April 2013  
**Approved By:** Vice President - Administration  
**Approved Date:** April 2013

### Summary

The primary objective is to evaluate member and potential member lending and deposit needs acting as their primary resource for all financial products and services in a manner that results in a consistently high level of member service, sales and engagement. Strengthen existing member relationships through effective use of our Member Engagement Sales process, profiling and relationship building techniques. Performs a wide range of transactional and sales duties to serve members while offering a consistently high level of service. Receives and dispenses funds with a high degree of accuracy. Maintains accurate transactional records while performing financial transactions, provides basic cash receipt and payment services in accordance with policies and procedures. Professionally and skillfully listens to members and asks probing questions to uncover referral opportunities.

### Essential Duties and Responsibilities

#### Sales Performance-Approximately 50%

- Views Member Servicing aspect of their role as an opportunity deepen the member's relationship
- Explains, promotes, or sells products and services using feature and benefit statements in support of organizational values and objectives while creating referrals for additional business.
- Develops, retains, and expands member relationships by profiling, evaluating member needs and offering tailored financial solutions to satisfy specific member needs in order to meet established individual MSC sales goals and attainment of branch sales goals.
- Thoroughly understands and explains products and services to members using benefit statements.
- Promotes and cross-sells other products and services as appropriate in line with organizational values and objectives.
- Proactively contacts clients by telephone, written correspondence or personal contact to sell products and services.
- Proactively obtains referrals from existing clients, natural markets and branch business partners.
- Makes referrals to branch business partners.
- Familiar with competitors' products and pricing strategies. Develops techniques to

compare/contrast CCCU products and pricing differences between us and our competitors to our members.

- Actively represents the credit union in community affairs and civic organization support.
- Originates and processes all consumer and realty loan requests within lending limits set by the Credit Manager while adhering to credit union loan policy.
- Abides by credit union lending policies and procedures and shows excellent judgment when analyzing information.
- Opens new member accounts and other deposit related products in compliance with departmental policies and procedures.
- Proactively works with the Branch Manager to identify sales and service process improvements within the Branch.

#### **Member Servicing-Approximately 25%**

- Provides quality, personalized relationship servicing to ensure member satisfaction, additional business generation and retention in line with organizational values and objectives.
- Suggests resolution of account disputes using a professional, cooperative attitude.
- May assist members with account maintenance, documentation, client correspondence, and paperwork as necessary.
- Covers the reception desk when needed.

#### **Balancing Performance-Approximately 5%**

- Receives checks and cash for deposit, verifies amount, and examines checks for endorsements.
- Cashes checks and pays out currency after verification of signatures and member balances.
- Accurately conducts each member request, entering members' transactions into computer to record transactions, and issues computer generated receipts.
- Recognizes when it is necessary to place holds on accounts for uncollected funds.
- Orders and sells supply of currency, counts incoming cash and outgoing currency.
- Accurately balances currency, coin, and checks in cash drawer at end of shift and compares totaled amounts with data displayed on computer screen.
- Accurately balances the vault, coin machine and COTS machine.
- Verifies the authenticity of transactions by inspecting all checks, money orders, savings withdrawals, cash advances, etc. by reviewing signatures, appropriate identification and account balances.
- Researches all teller transactions when potential errors are identified and communicates with affected members.
- Is a Saturday lead teller when scheduled or necessary.

#### **Employee Engagement- Approximately 5%**

- Conducts themselves in a manner that is in accordance with CCCU Service Standards.
- Supports strategic initiatives, corporate strategies and goals.
- Actively works toward building an engaging work environment with all credit union employees.
- Proactively brings ideas to management on how to effectively build employee engagement within their department.

#### **General Administration- Approximately 5%**

- Responsible for understanding and adhering to departmental policies and procedures.
- Monitors individual exceptions and takes action to remove exceptions timely.

#### **Training-Approximately 5%**

- Maintains a basic level of financial-services knowledge through in-house and external training. I.e. Products, compliance and technology.
- Assumes responsibility for personal development through training, collaboration and teamwork.

### **Other- Approximately 5%**

- Complies with the provisions of the Bank Secrecy Act.
- Responsible for understanding and adhering to departmental policies and procedures.
- Proactively works with the Branch Manager to identify and resolve process improvements within the Branch.
- Acts as Call Center back-up when needed.
- Performs all other reasonable related business duties as requested.

### **Performance Measures:**

- Meets all sales and referral goals as determined annually.
- Adheres to documentation and compliance of policies and procedures.
- Displays good negotiation skills and sound business judgment to escalate situations to management when appropriate.
- Satisfactory completion of product and service training.
- Satisfactory Quality Loop monthly survey results.
- Efficient in time management

### **Supervisory Responsibilities**

This job has no supervisory responsibilities.

### **Qualifications**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

### **Education and/or Experience**

High school diploma or general education degree (GED) and one year experience in a financial institution or related field. Demonstrate good communication and organizational skills. Have a working knowledge of personal computers.

### **Certificates, Licenses, Registrations**

Must be eligible to register with the Nationwide Mortgage Licensing System & Registry (NMLS) and must maintain his/her registration with the NMLS as a registered Mortgage Loan Originator (MLO).

### **Language Skills**

Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.

### **Mathematical Skills**

Ability to calculate figures and amounts such as discounts, interest, percentages and averages.

### **Reasoning Ability**

Ability to define problems, collect data, establish facts, and draw valid conclusions. Ability to interpret an extensive variety of technical instructions in mathematical or diagram form and deal with several

abstract and concrete variables.

**Physical Demands**

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. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is frequently required to sit; use hands to finger, handle, or feel; reach with hands and arms; and talk or hear. The employee is occasionally required to stand; walk; and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, color vision, and ability to adjust focus.

**Work Environment**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the above duties, the employee is in a pleasant, air conditioned office environment. The noise level in the work environment is usually moderate.