



## City and County Credit Union Job Description

**Job Title:** Member Engagement Specialist II – Floater  
**Department:** Member Experience  
**Reports To:** Vice President of Member Experience  
**FLSA Status:** Nonexempt  
**Prepared By:** Vice President – Administration  
**Prepared Date:** February 2018  
**Approved By:** Vice President – Administration  
**Approved Date:** February 2018

### Summary

The Member Engagement Specialist II – Floater will be responsible for floating to our branch locations based upon need. These assignments may change as frequently as daily, up to long-term temporary placement.

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 via 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

#### Lending Performance-Approximately 30%

- Underwriting
  - Review and decision co-worker's loan applications inside CCCU's policies.
  - Follow loan plans and approve within limits for loan product type, and note any exceptions to policy.
  - Have a low delinquency rate on loans approved by lender.
  - Uses Denials as an opportunity to build their future book of business
  - Looks for a way to approve applications knowing that the decision has to makes sense for the credit union and the member
  - Makes strong underwriting decisions with minimal supervision.
  - Consistently documents lending decisions.
  - Responsible for creating, managing and growing a profitable lending portfolio
- Real Estate Lending
  - Actively look for first and second mortgage opportunities while reviewing members'

- accounts and credit bureau reports.
- Speak knowledgeably about CCCU mortgage products.
- Take a member from speaking about products all the way through the application and disbursement process: following up at application approval, appraisal receipt, signing and disbursement dates.
- Accurately input application information so the Real Estate Department can decision the real estate loan according to policy.
- Comprehend CCCU products well enough to refer purchases, and larger LTV mortgages to the Real Estate Department.
- Firm understanding of all Real Estate related regulations to ensure compliance.
- Consumer Lending
  - Actively look for lending opportunities when review members' accounts and credit reports.
  - Speak knowledgeably about CCCU lending products.
  - Understand underwriting criteria to ensure loan application meets loan plan approval criteria and write notes that explain loan purpose(s).
  - Be able to decline members who won't qualify for a loan based on lending criteria and make a plan with the member to fix deficits and return at a later date for other lending products.
  - Follow collateral and non-collateral procedures to ensure that loans and title work are completed accurately and timely.
  - Collect all necessary information required on the loan application by the loan plan and/or approver of the loan.
  - Take a loan application from application through decisioning, required documents and underwriting requirements all the way to disbursement and any follow up work.
  - Follow up with VECH, collateral titling issues in a timely manner.
  - Scan and file all loan documents accurately and in a timely manner after disbursing a loan.

### **Sales Performance-Approximately 25%**

- Views Member Servicing aspect of their role as an opportunity to 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 MES II 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 CCCU lending policies and procedures and shows excellent judgment when analyzing information.
- Proactively works with the Branch Manager to identify sales and service process improvements within the Branch.
- Proactively networks both internally and externally to build a pipeline of referral sources to drive

- in additional business.
- Initiates and conducts business development efforts through both individual and joint branch presentations to prospects.
- Assists Branch Manager in team building, coaching and training relative to all operational and sales policies and procedures, problem solving and sensitive member relations issues.
- Actively participates in and leads branch sales and product knowledge meetings in the absence of the Branch Manager.

### **New Account Performance-Approximately 15%**

- Speak with new and existing member to open new memberships as well as new accounts including but not limited to Certificates of Deposit, Checking Accounts, Savings Accounts, Individual Retirement Accounts and Health Savings Accounts
- Add new checking or savings suffixes to an existing membership.
- Speak knowledgably about City & County Credit Union account services (e.g. mobile banking, Shared Branching) and any requirements to have them.
- Follow Bank Secrecy Act & USA PATRIOT Act requirements to Follow Bank Secrecy Act & USA PATRIOT Act requirements to open new accounts and memberships and reading and interpreting eFunds/Chex systems/Verafin and Trans Union credit bureau reports to verify identity and eligibility.
- Solicit new accounts during member service, teller and call queue assistance.
- Best fit members to the accounts that would benefit them.
- File all new account documents accurately and timely after accounts are opened.
- Business Accounts
  - Proactively look for opportunities to grow business accounts deposit and lending portfolio
  - Underwrite business credit cards and working lines of credit
  - Open and service business accounts
  - Know when to refer business lending opportunities to Business Services Administrator

### **Member Service-Approximately 15%**

- 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.
- Assist members with account maintenance, documentation, client correspondence, and paperwork as necessary.
- Works collaboratively with the Branch Manager to improve the member experience; inspires trust and motivates others, embraces opportunities for learning, partners with colleagues and shares knowledge.
- Covers the greeter desk when needed.
- Monitors individual exceptions and takes action to remove exceptions timely.
- Responsible for understanding and adhering to departmental policies and procedures.
- Actively looks for opportunities with member interaction to deepen the member relationship with CCCU and build their personal business pipeline.
- 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 machines, TCR(s), and COTS machine daily as needed.
- 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.
- Complies with the provisions of the Bank Secrecy Act.

**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.

**Training-Approximately 5%**

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

**Other- Approximately 5%**

- 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.
- 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 two years' 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). Must have a valid Driver's License in good standing.

**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.