

Job Title Branch Service Representative

Short Description Responsible for providing a broad variety of financial services functions such as opening and closing accounts, renewing certificates, and assisting members with bookkeeping and checking account problems. Answers members' questions regarding ACU services provided and performs a variety of account maintenance duties. Actively cross sells ACU services. Performs specific assigned duties including various clerical and receptionist functions, and assists other team members with duties as required. Serves members promptly and professionally.

Full Description Position Description

Department: Retail Services
Reports to: Branch Manager/Assistant branch Manager
Supervises: n/a
Skill Levels: [Text]

Position Purpose

The primary purpose of this position is to assist Associated Credit Union to deliver on its mission "to offer members financial products that fulfill their needs, service that exceeds their expectations, and relationships that inspire their trust."
Along with fulfilling our Mission, this position is to create awareness of the ACU brand in the market. To achieve this mission the position must deliver high quality service to both internal and external members. A key element in this service delivery is to identify the member's financial needs and recommend an appropriate Credit Union solution. In addition, the position has the initial contact with individuals requiring membership and new account openings.

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Essential Functions & Core Duties

- Processes member requests pertaining to deposits, withdrawals, and other financial activities pertaining to member needs.
- Presents and explains ACU products and services to members and assists in meeting their financial needs. Opens and closes accounts. Orders checks for members' accounts. Completes payroll deduction forms and processes authorization forms.

- Answers questions and solves problems for members by listening to problems, collecting data, securing answers, and reporting results to the inquiring party. Resolves member bookkeeping and checking account problems. Takes stop payment orders.
- Understand and implement credit union operating policies/procedures. Responsible for seeking management approval for any exception to set policies/procedures.
 - o Understand and implement credit union Bank Secrecy Act (BSA) and OFAC compliance regulations.
 - o Understand and implement credit union security policies such as; robbery, check fraud detection, currency limits, etc... .
 - o Understand and implement credit union Member Identification Policy (MIP).
 - o Understand and implement credit union check holds on any item negotiated at ACU. Seek required management authorization on large dollar checks.
- Handle any and all requests to open an account offered by ACU by following set guidelines.
 - o Gather appropriate documents and verification of information presented by applicant(s) opening a new account.
 - o Performs the verification, opening, coding, and closing of IRA and retirement accounts offered by ACU.
 - o Maintains records necessary to comply with regulations regarding the retirement accounts offered by ACU.
- Assist members and branches with the Safe Deposit Box program where it applies to a branch.
 - o Assist with the rental and surrender of a Safe Deposit Box.
 - o Assist members that desire access to a Safe Deposit Box including proper verification of records and identity.
- Performs file maintenance and account changes as needed.
- Keeps members informed of ACU services and policies, including types of available accounts, interest and dividend rates, payroll deduction options, and other related services.
- Maintains and projects the ACU's professional reputation. Maintains privacy of member account information.
- Actively cross sells ACU products and services.

Other Duties & Responsibilities (Optional)

- o Assists area personnel as required.
- o Keeps supervisor informed of area activities and of any significant

problems or concerns.

o Completes required reports and records accurately and promptly.

o Attends meetings as required.

o Ensures operations are in accordance with established Credit Union policies and with legal and regulatory requirements.

☑ Ensures branch security. Opens and closes the building in accordance with set hours and tests security equipment quarterly.

☑ Ensures proper cash controls are followed:

- Controls and handles daily deposits in accordance with established policies and procedures.

o Other duties as assigned.

Qualifications

Education: High school graduate or equivalent. Additional coursework preferred.

Experience: Abilities generally acquired on the job within 12 months.

Core Competencies:

- Strong interpersonal and communication skills.
- Well organized.
- Able to operate related computer applications and basic business equipment.
- Good marketing skills.
- Thorough knowledge of Credit union products, services, and policies.
- Understanding of BSR and FSR functions.

Performance Metrics

1. Branch oversight:

a. Celebration of successes to be identified and shared with the team.

b. Actively participates in team Huddles.

c. Actively participates in Member Experience activities.

d. Actively cross sells ACU Products and Services.

i. Measurements are obtained by internal data captured.

ii. Knowledge measured by testing.

e. Ensures items identified are reported to the appropriate person(s) and are followed up within a week.

2. Monthly reporting:

a. Responsible for share of new account goals based on the goal and the number of team members contributing to that goal. i.e If there are 5 people responsible for accomplishing the overall branch goal, the BSRs share would be 1/5 of the branch goal.

b. Suggestions for improvements or expense controls.

c. Responses to any audit findings for individual.

- i. Includes Internal Audit findings
- ii. Includes QC findings
- iii. Includes operational differences.

3. Branch services are efficiently and effectively delivered in accordance with established Credit Union policies and standards.

4. Current member accounts are maintained or expanded and additional ones solicited. Good business relationships exist with members and their questions and problems are promptly resolved.
a. Measurements are obtained by surveys and reviews from members.

5. Branch transactions, referral activities, expenses, and profitability are in line with Credit Union standards.

Education	High school diploma
Additional Comments	Please complete an online employment application found on www.acuonline.org/careers
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Expiration Date	11/30/2021