

<b>Job Title</b>	Business Accounts Representative
<b>Short Description</b>	opening new business accounts as well as helping the business with any financial needs
<b>Full Description</b>	<p>Position Description</p> <p>Department: Retail Services Reports to: Business Accounts Supervisor</p> <p>Position Purpose</p> <p>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.</p> <p>The primary purpose of the Business Accounts Representative position is to exceed business members’ expectations by meeting a broad range of financial service needs. A key element in this service delivery is to identify the member’s financial business and consumer needs and recommend an appropriate solution. This position is to create awareness of ACU’s business products in the market. To achieve this Mission, the position must deliver high quality service to both internal and external members. In addition, the position has the initial contact with individuals inquiring about membership and new business account openings. Adheres to all credit union established policies, procedures, and overall regulatory guidelines and rules.</p> <p>Essential Functions &amp; Core Duties</p> <p>Create Raving Fans</p> <ul style="list-style-type: none"> <li>• Promotes, represents, and welcomes existing and prospective members, team members, and service providers to the credit union in a professional, inviting manner.</li> <li>• Ensures that an exceptional member experience atmosphere is consistent and delivered to all members.</li> <li>• Uses each member interaction and observations to strengthen and enhance the member experience through proactive quality conversations and relationship building efforts.</li> <li>• Exudes a positive working environment with a can-do attitude which fosters our Mission, Vision, Values, and Service Standards.</li> <li>• Proactively seeks solutions to member service and efficiency issues. Service member accounts and requests accurately in accordance with credit union policy and procedures.</li> </ul> <p>Maintain Operational Soundness</p>

- Proficiently performs basic transactions and tasks including but not limited to:
  - o Basic account maintenance including updating business account documentation.
  - o Assists with the opening and closing of all depository accounts including but not limited to: Primary Share, Checking, etc.
  - o Maintains confidentiality in respect to members' accounts.
  - o Completes required reports and records timely and accurately
  - Updates the relevant systems on sales calls, opportunities, expected revenue, pipeline stages, customer reviews, etc. for all active opportunities.

#### Generate New Business

- Assists Business Accounts Supervisor in working with SEGs and branch managers to identify business development opportunities within the existing portfolios for expansion and retentions efforts.
- Demonstrates in-depth knowledge of products to educate existing and prospective business members on the features, benefits and value propositions related to each service.
- Performs various activities in support of the sales function, including (but not limited to) calling on customers in-person, conducting periodic relationship reviews (in-person or via phone), and preparing all necessary sales presentations.
- Collaborates and maintains communication with business development and branch partners to stay current on member relationships and provide seamless service.
- Assists with on-going training and education sessions for all frontline CU staff in designated territory. This could include product & service presentations, consultative selling discussions and member success stories.
- Serves as a trusted advisor to the member in delivering comprehensive and customized business banking products and solutions tailored to the financial needs and circumstances of ACU business members.
- Works proactively to engage new members and existing members to understand what is most important to them and help with their current and future financial needs.
- Maintains primary focus on business products and services; serve or refer the business members' consumer needs.
- Engages with members in all phases of the business life cycle while following policies and leveraging product knowledge.
- Assumes responsibility for the effective performance of all assigned clerical and support functions.
  - o Process business account applications submitted via internal department requests, and mail.
  - o Assist staff and/or members where necessary with questions regarding the business account application process.

- o Assist with producing required month-end reports and duties.
- o Update member records accurately and timely based on the requirements of the file maintenance necessary.
- o Understand and implement credit union operating policies/procedures. Responsible for seeking management approval for any exception to set policies/procedures.
- o Maintains control of reports, documents, and files related to file maintenance process and makes sure these are stored in a secured area.
- o Keeps management informed of area activities and of any significant problems.

### Other Duties & Responsibilities

- Assumes responsibility for related duties as required or assigned.
- o Assists with special projects as assigned.
- o Ensures work area is clean, secure, and well maintained.

### Qualifications

Education: High school graduate or equivalent. Additional college coursework in business or finance preferred.

Experience: At least two years of related experience in a financial institution. Knowledge of business accounts and supporting documentation preferred.

### General Operational Requirements (Optional):

- Well organized.
- Good interpersonal and public relations skills.
- Cooperative and willing to assist others.

### Core Competencies:

- Strong interpersonal skills.
- Well organized.
- Ability to operate related computer applications and related business equipment.
- Attention to detail.
- Thorough knowledge of Credit Union services and products.
- Thorough knowledge of industry standard business account types and documentation.
- Understanding of related legal and regulatory requirements.
- Familiarity with Branch functions, policies, and procedures.
- Ability to maintain an effective and efficient workflow.
- Knowledge of basic department structure and work and information flow.
- Must be proficient in:
  - o Business documentation
  - o Customer Identification Policy (CIP)
  - o Bank Secrecy Act (BSA)

- o OFAC compliance and regulations

#### Performance Metrics

- Member Experience
  - o Associated Credit Union brand is conveyed and maintained.
  - o Driving member loyalty and ensuring members needs are met. (i.e. NPS Score, Member Effort Score, etc.).
  - o Possess adequate product knowledge by obtaining a score of 85 on the annual Product Knowledge Manual assessment.
  - o Members' problems or questions are courteously and promptly resolved.
  - o Department engagements, referral activities, expenses, and profitability are in line with Credit Union standards.
- Account Growth
  - o Membership growth by attracting new business members. (i.e. New business members / products and services per member).
  - o Member referrals and engaging new and existing business members. (i.e. Referral requests; Products Per Member; etc.).
  - o Member churn.
- Performance Optimization
  - o Department services are efficiently and effectively delivered in accordance with established Credit Union policies and standards. (i.e. Account openings, etc.).
  - o Responds to any audit findings. (i.e. Internal Audit findings, QC findings, operational discrepancies, etc.).
  - o Business account applications and QC duties assigned are processed timely and accurately.
  - o Clerical support functions are performed accurately and timely.
  - o Scanning and file maintenance tasks are appropriately processed and completed.
- Continuing Education Program
  - Staff readiness for increased responsibilities.
  - Management is appropriately informed of area activities.

<b>Education</b>	High School
<b>Additional Comments</b>	
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<b>Expiration Date</b>	03/29/2024