

Job Title Universal Associate I

Short Description basic teller duties

Full Description Position Description

Department: Retail Services
Reports to: Universal Associate Lead / Assistant Branch Manager / Branch Manager
Supervises: N/A
Skill Levels: Level I / Level II / Lead

Position Purpose

The primary purpose of this position is to assist Associated Credit Union in living out its Mission: To offer members financial products that fulfill their needs, service that exceeds their expectations, and relationships that inspire their trust.

The primary purpose of the Universal Associate I position is to exceed member's expectations by meeting a broad range of financial service needs. A key element in this service delivery is to identify the member's financial needs and recommend an appropriate solution. This role is responsible for providing a high level of member service to our members and team members. Performs routine, basic branch duties including but not limited to: processing transactions efficiently, professionally, and accurately; identifying member needs; promoting products and services; maintaining and accurately balancing cash drawers or cash recyclers; open and close all depository accounts; and provides general member service assistance. Adheres to all credit union established policies, procedures, and overall regulatory guidelines and rules.

Essential Functions & Core Duties

Create Raving Fans

- Promotes, represents, and welcomes existing and prospective members, team members, and service providers to the credit union in a professional, inviting manner.
- Ensures that an exceptional member experience atmosphere is consistent and delivered to all members.
- Uses each member interaction and observations to strengthen and enhance the member experience through proactive quality conversations and relationship building efforts.
- Exudes a positive working environment with a can-do attitude which fosters our Mission, Vision, Values, and Service Standards.
- Proactively seeks solutions to member service and efficiency issues. Troubleshoot online and mobile banking issues. Service member accounts and requests accurately in accordance with credit union policy and procedures.

Maintain Operational Soundness

- Proficiently performs basic transactions and tasks including but not limited to:

- o Accepts and processes deposits, withdrawals, transfers, checking cashing, gift cards, money transfer remittances, and loan payment and advances. Processes these transactions accurately and efficiently with minimal errors.
- o Ensures proper Member Identification (MIP) and Bank Secrecy (BSA) procedures are appropriately followed.
- o Maintains proper cash levels and keeps cash secure at all times. Accurately balances cash drawers and cash recyclers, night drop depositories, and ATMs/ITMs. Report variations in accordance with credit union policy.
- o Minimizes risk of losses, including cash differences and other controllable losses. Verifies transactions, monitors deposit amounts, and examines documents for endorsement and negotiability. Detects and resolves discrepancies promptly.
- o Assists with safe deposit entries.
- o Basic account maintenance including address or name changes, holds, stop pays, travel notifications, payroll deductions forms, ACH authorization forms, etc.
- o Assists with the opening and closing of all depository accounts including but not limited to: Primary Share, Checking, Money Market, etc.
- o Maintains confidentiality in respect to members' account.
- o Completes required reports and records timely and accurately (including CTRs)
 - Works together within a team environment to drive toward team success.
 - Takes ownership and responsibility for decisions and actions made at the individual level.
 - Responsible for maintaining current and accurate records of member referral tracking results.
 - Balances member service and risk management in error resolutions.
 - Demonstrates comprehensive knowledge of all applicable credit union and branch policies, procedures, and support systems.
 - Resolves member complaints and error resolution in a timely and professional manner.
 - Exercises good judgement while keeping the credit union's financial interest in mind. Understands when to escalate a problem or situation to management for resolution.
 - Reviews individual goals during periodic coaching sessions.

Generate New Business

- Proactively solicits new business through referrals and member engagement while strengthening and expanding existing member relationships.
- Develops a strong, value-added relationship with current and prospective members by engaging in conversations that uncover their current and future financial needs. Provides solutions to ensure the member feels understood, informed, and confident in the credit union and products or services offered.
- Maintains an intermediate knowledge of Associated Credit Union's products and services. Engage and refer other products or services to members and convert service opportunities to other business units when appropriate.
- Meets or exceeds personal and branch goals through member

referrals and ensuring that member's requests and questions are promptly resolved and satisfied.

- Actively participates in marketing promotions and community opportunities.

Other Duties & Responsibilities

- Actively participate in branch huddles, individual, and group coaching/training sessions.
- Maintains comprehensive and up to date knowledge of banking regulations related to assigned job function. Complete or ensure all audit and security policies and procedures are followed in accordance with credit union policies and Federal regulations. Complete required compliance and job specific training. Familiarity and adherence of all Bank Secrecy Act requirements including the ability to identify and properly report fraudulent and suspicious activity.
- Maintains a professional work environment and businesslike appearance.

Qualifications

Education: A high school diploma or equivalent is required. An Associate's Degree from an accredited college is desirable.

Experience: Six month to one-year of prior banking or relevant customer service experience is preferred. Must be proficient with the Microsoft Office Suite (Word, Excel, and Outlook) or similar software programs. Knowledge of Jack Henry's Symitar – Episys or MeridianLink is a plus. Bi-lingual is desirable.

Core Competencies:

- Member Focused: proficient in anticipating member needs and taking the initiative to drive solutions in effective value-added ways. Courteous and professional member service attitude.
- Integrity: operate with complete transparency, and hold ourselves to high ethical standards. Act in the best interest of our membership, staff, and community, even when no one is watching.
- Committed: desire to make an impact in people's lives. We develop relationships that make a positive difference in the financial lives of our members, team members, and community.
- Accountability: ability to hold self and others accountable for achievement of key results and to persevere through challenges, setbacks, or difficulties. We own, we learn, and we improve.
- Operational Soundness: thorough in-depth knowledge of Credit Union products and services and familiarity with Retail Services functions, policies, and procedures.
- Teaming: ability to work well with your retail team and other business units to achieve a shared goal or outcome in an effective way.
- Mathematics Ability: ability to perform basic math skills, use decimals to compute ratios and percentages, and to draw and interpret graphs.
- Communication/Interpersonal Skills: clearly understand what the

Branch Manager wants, and then articulate that to other retail team members. Clearly explain points of view to members when unusual or complicated issues arise. Maintain good business writing skills and active listening. Ability to read and understand documents such as policies and procedures, operating and maintenance instructions.

- Time Management: effectively prioritizes tasks to use time efficiently and attend to a broad range of activities. Ability to manage work efficiently and effectively and manage shifting priorities and carry-on through task completion.
- Attentiveness to Detail: demonstrates keenness while exploring the issue or topic at hand as well as issues surrounding it and reasons behind it. Takes thoroughness to a new level and energizes other colleagues to work carefully.
- Problem Solving: identify problems in a timely manner, research and develop alternative solutions, and resolve problems in early stages. Must be capable of breaking problems into component parts and addressing each individual issue in order to develop an appropriate thorough solution.
- Empathetic: possess a congenial attitude by being personable and tactful. Ability to relate well with others.
- Organizational: ability to stay focused on different tasks, and use your time, energy, strength, and mental capacity effectively and efficiently in order to achieve the desired outcome.
- Reasoning: ability to apply common sense understanding to carry out detailed but uninvolved instructions and to deal with problems involving few variables.
- Technical: ability to input and retrieve computerized information. Proficient with cash recyclers and tablet devices.

General Operational Requirements:

- Work is performed largely in a pleasant office environment.
- Ability to work a flexible work schedule including mornings, evenings, weekends, and holidays.
- Combined sitting, standing, and moving throughout the workday to accomplish tasks or engage the membership and team.
- Must be able to bend, turn, twist, lift, and move up to 30lbs of office supplies, equipment, and coin.

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 Branch engagements, referral activities, expenses, and profitability are in line with Credit Union standards.
- Account Growth
 - o Membership growth by attracting new members. (i.e. New members / Accounts per branch)

- o Member referrals and engaging new and existing members. (i.e. Referral requests per branch; Products/Services Per Member; etc.)
- o Member churn
 - Branch Optimization
- o Branch services are efficiently and effectively delivered in accordance with established Credit Union policies and standards. (i.e. Teller Transaction Cycle Time; Lobby Wait Time; Number of Engagements, etc.)
- o Monies are balanced and any discrepancies promptly resolved.
- o Responds to any audit findings for branch. (i.e. Internal Audit findings, QC findings, operational discrepancies, etc.)
- o Ensures branch security. Opens and closes the building in accordance with credit union standards.
 - Continuing Education Program
 - Staff readiness for increased responsibilities

Education	High school Diploma
Additional Comments	
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