



Financial Services Officer

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| Position Title: | Financial Services Officer | Prepared By: Debra Collins | Date: 07-26-2021 |
| Department: | Branch Administration | Approved By: Allen Upchurch | |
| Supervisor: | Retail Branch Administrator / BSA Compliance Officer | EEOC : | FLSA status: Full-Time Non-Exempt |
| | | Salary Range: Pending Plus Production and Sales Incentives | |

Job Function: Responsible for performing a broad variety of member services such as opening and closing accounts, renewing certificate accounts, assisting members with account research to resolve discrepancies, and cross-selling ancillary deposit products and services such as debit cards, digital banking services, and identity theft products. Receives, reviews, interviews and processes applications for consumer, home equity and credit card loans and lines of credit. Gathers background information and analyzes loan applicants’ credit histories. Prequalifies applicants based on loan policy requirements. Submits applications to underwriting for approval, denial or counter-offer. Cross-sells ancillary loan products such as credit insurance, GAP and Extended Warranty policies. The Financial Services Officer will embrace and promote the Credit Union of Atlanta’s culture and Thrilling Thirty behaviors to ensure that our members receive the “Total Member Experience” at all times.

Duties and Responsibilities:

- Presents and explains Credit Union products and services to members. Performs daily member services, such as opening and closing accounts, and account research.
- Identifies, recommends and promotes products and services in order to build a financial relationship in alignment with the Credit Union’s business strategy. Counsels members regarding money management and financial matters.
- Resolves member account discrepancies by performing file maintenance and account changes as needed.
- Demonstrates awareness of Credit Union and branch goals. Recommends appropriate products and services to meet or exceed these goals, including GAP, Warranty and Credit Life and Disability Insurance for loan products.
- Interviews and assists members with the loan application process to ensure completeness of information.
- Evaluates loan application by gathering background information on loan applicants, verifies employment and income, obtains credit bureau reports, verifies existing debts, estimates and recommends monthly payments for any outstanding debts not listed and adds into calculation for debt ratios, completes HYLS scoring model for each application required, determines collateral needs and value of collateral, recommends loans for approval.
- Determines collateral needs and payment plans for members applying for loans.

- Notifies applicants of loan decisions by phone within one hour and requests additional information if required. Explains reasons for denial or counter-offer and explores options for members who are denied or countered.
- Processes applications from the online queue and prepares them for submission to underwriting.
- Coordinates loan closings between the member and the Loan Processor. Ensures that each loan is promptly and properly prepared, documented, processed and disbursed in accordance with the Credit Union's loan quality standards.
- Responsible for meeting production and other sales goals on a monthly basis.
- Complete loan documents and disburse funds when required.
- Provides financial counseling to members as needed.
- Ensures that lending activities are conducted in accordance with established Credit Union policies and procedures, and are legally compliant. Identifies fraudulent activity to prevent potential loss.
- Participates in weekly financial services review meetings.
- Maintains orderly loan files with supporting documents, including scanning required documents into the system regularly.
- Demonstrates a functional knowledge of the Bank Secrecy Act in addition to other Federal laws, including but not limited to: U.S. Patriot Act. Office of Foreign Assets & Control, Anti-Money Laundering, Gramm-Leach-Bliley and other confidential information laws and regulations, Bank Bribery Act, Equal Credit Opportunity Act, Truth-in-Lending Act, Truth-in-Savings Act, SAFE Act, and the Fair Credit Reporting Act.
- Responsible for projecting and maintaining the Credit Union's professional reputation with members by adhering to professional standards of conduct as enumerated in the Employee Handbook.
- Promotes and establishes strong, positive and productive working relationships within the organization through commitment to the company's mission and vision statements, its core values and performance standards
- Provide positive and timely responses to members' and fellow employees' questions and requests
- Monitor and work application queues daily, notating follow-up calls and emails in the system notes.
- Assist in any area as directed by the Retail Branch Administrator.

Qualifications:

Abilities:

Strong sales and service skills. "Can-do" attitude. Excellent telephone skills. Effective written and oral communication skills. Positive, pleasant telephone voice. Fast efficient work habits. PC and math skills. Willing to learn new tasks, and accept changes and new responsibilities.

**Knowledge/
Education:**

High school diploma or equivalent. Knowledge of CUA products, services, policies, and procedures. Knowledge of CUA loan products, policies and procedures.

Experience:

At least 1-year of teller or customer service-related experience. Prior Member Service and banking experience or training preferred.

OTHER:

- Dedicated and willing to give 110%, to get the job done
- Good interpersonal skills
- Follow-up skills are imperative
- Good sales skills
- A sense of urgency to book high quality loans
- Some Computer skills, (*MS Word, Excel, other*)
- Organization and problem-solving skills
- Time Management skills, and the ability to meet deadlines
- Excellent written and oral communication skills
- Flexible hours and some Saturdays