

Job Title	Universal Financial Services Representative
Short Description	The Universal Financial Representative handles monetary transactions and provides solutions to meet the diverse financial needs of members of the Emory Alliance Credit Union, through education and promotion of credit union products and services.
Full Description	<p>JOB DESCRIPTION:</p> <p>Builds and maintains positive member relationships by providing prompt, courteous, professional, and knowledgeable service. Ensures that all responsibilities are conducted in compliance with Credit Union, federal, and state policies, procedures, and regulations. Analyzes member's financial needs; recommends and establishes appropriate products and services to promote their financial health to include: deposit accounts, loans, investments, or electronic services. Originates, processes, and closes all loan types, both in-person or electronically. Understands and evaluates credit, computes debt ratios, verifies employment and income, determines value of collateral, and discusses loan conditions including denials. Ensures loan requests are properly documented and in compliance with credit union policies. Understands and promotes credit life and disability, GAP, Warranty, as well as any other loan protection products. Performs routine member transactions in compliance with regulations and established procedures: deposits, withdrawals, cash advances, loan payments, transfers, and check cashing. Opens and closes branch following proper procedures.</p> <p>Resp</p> <p>onsible for maintaining cash, balancing cash recycler, and any monetary items. Stays up-to-date and in compliance with all Federal, State, and credit union policies and procedures including Bank Secrecy Act (BSA), and Office of Foreign Assets Control (OFAC). Performs other related duties as required.</p> <p>MINIMUM QUALIFICATIONS:</p> <p>A high school diploma or equivalent, and three years of experience in the financial industry, preferably in the credit union or banking industry. Associate's degree is preferred. Experience in consumer lending; originating, processing and closing all type of consumer loans is preferred. Knowledge on residential lending practices; mortgages, home equity, or home improvement is preferred. Financial counseling experience preferred.</p>
Education	high school diploma
Additional Comments	This position will train at The Main Branch, but may be relocated to the Midtown, on Campus or St. Joseph's branches.
Credit Union	Emory Alliance Credit Union
State	Georgia
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Expiration Date	01/31/2021