

Job Title	Universal Financial Rep
Short Description	Handles monetary transactions and provide 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. Builds and maintains positive member relationships by providing prompt, courteous, professional, and knowledgeable service. 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. Responsible 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.
Full Description	Handles monetary transactions and provide 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. 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. Responsible 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.
Education	High School Diploma or Equivalent. Associate Degree is preferred.
Additional Comments	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.
Credit Union	Emory Alliance Credit Union
State	Georgia
Contact Name	Tammie Zeigler

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Expiration Date	06/30/2022