

## **POSITION DESCRIPTION**

Title: Financial Services Representative  
Position Grade: Non-Exempt

Department: Lending  
Reports To: Member Services Manager

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### **Basic Objectives**

This position is responsible for servicing members in all aspects of the front office operations both in person and over the telephone. Duties will also include back office processing as needed. The position must be registered with the NMLS for mortgage loan servicing for federal institutions.

### **Essential Duties and Responsibilities**

1. Process teller transactions and balance daily.
2. Print and mail delinquency notices weekly
3. Print and mail adverse action notices twice weekly
4. Make Auto Loan Recapture phone calls daily
5. Open new accounts, including IRAs
6. Process repossession transactions
7. Process monthly reports
8. Process daily audit reports
9. Respond to online inquiries
10. Process online change requests
11. Review and process the Loan pledge report monthly
12. Process the Paid off loan report monthly.
13. Process paid off titles monthly.
14. Process mortgage satisfactions.
15. Record incoming titles for all collateralized loans monthly.
16. Collection phone calls weekly
17. Review member accounts for delinquencies daily
18. Assist with vault balancing daily
19. Assist with ATM balancing daily
20. Service members over the telephone daily
21. Service walk in members daily
22. Monitor Member Services basket at least twice daily for pending items.
23. Take Mortgage and Consumer loan applications.
24. Process Dealer partner loans daily
25. Process consumer loans including credit cards daily
26. Process mortgage loans
27. Disburse Dealer partner loans
28. Disburse consumer loans
29. Disburse mortgage loans
30. Perform loan closings for all loan types.
31. Process and restrict credit cards as needed.
32. Process VISA cash advances
33. Convey loan decisions to members within 24 hours including denials.
34. Compose correspondence for members.
35. Assist with audits
36. Process credit disputes online
37. Assist with legal accounts

36. Assist with Bankruptcies
37. Assist with Foreclosures
38. Assist with Death claims
39. Process credit life and disability claims.
40. Post credit life and disability payments.
41. Process charge off payments
42. Process charge off accounts
43. Provide credit counseling to members
44. Distribute mail daily
45. Perform loan audits
46. Process OFAC on loans
47. Assist with Escrow payments monthly
48. Assist with Escrow analysis annually
49. Compliance
50. Attend training sessions
51. PLOC updates monthly
52. Handle all insurance notifications daily
53. Scan insurance notices to Allied and loans@famufcu.com when received daily
54. Contact Allied regarding force placed insurance letters.
55. Follow up with Allied in regarding to proof of insurance.
56. Perform maintenance on accounts
57. Weekly tracking reports
58. Weekly call meetings
59. Business development
60. Cover teller area as needed during staff absences and vacations
61. NMLS Registration annually
62. Additional duties as assigned by management
63. Process online loan applications

**Minimum Qualifications, Knowledge, Skills and Abilities:**

Must be knowledgeable of credit union loan activities and regulatory compliance issues. Proficient the operation of a ten key calculate. Ability to communicate effectively orally and in writing.

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Employee's signature

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Date