

Job Title Universal Associate

Short Description Jax Federal Credit Union is seeking Universal Associates to serve as a resource within the branch network for new and existing member account, loan needs, and teller needs. Maintain extensive knowledge of all products and services to promote and cross sell through a consultative needs-based approach. Exercise discretion and independent judgment in interpreting policies and procedures, the Universal Associate performs a broad variety of member, account opening and lending services.

Full Description Jax Federal Credit Union is seeking Universal Associates to serve as a resource within the branch network for new and existing member account, loan needs, and teller needs. Maintain extensive knowledge of all products and services to promote and cross sell through a consultative needs-based approach. Exercise discretion and independent judgment in interpreting policies and procedures, the Universal Associate performs a broad variety of member, account opening and lending services.

Location: tbd

Status: Full-time (approximately 40 hours per week)

Major Duties and Responsibilities

1. Responsible for greeting members, representing the Credit Union to the member in a courteous and professional manner, providing prompt, efficient, and accurate services in any area needed.
2. Process all transaction types.
3. Responsible for maintaining, securing, and balancing cash machines not limited to ATM's, cash recyclers, cash dispensers, and all work involved in transactions.
4. Responsible for the decision on accepting negotiable instruments for cash, deposit or payment or seeking approval when needed.
5. Responsible for remaining at the office after closing, as necessary, to ensure all balancing is complete for the branch.

6. Responsible for selling and cross-selling of all Credit Union products and services to members to meet their needs and goals; must have adequate knowledge of such to present them in a positive, professional manner, answering any questions the member may have.

7. Open all types of new accounts and loans completing necessary paperwork and applications for each. Follow up on all member items to complete applications and fund loans through pipeline management.

8. Thoroughly knowledgeable on all electronic products and services and possess the ability to competently explain and assist members in the setup and use. Advocate for these Credit Union products and services and encourage usage.

9. Conduct loan interviews and obtain all new or updated credit history, financial data, and any information necessary for a sound loan decision. Looks for opportunities to refinance current debt and assists the member in reaching their goals.

10. Knowledgeable of the Credit Union's loan policies and rates.

11. Verify that all paperwork necessary to act on a loan is complete and available to underwriters.

12. Verify that all ratios are within guidelines of the Credit Union.

13. Able to explain and sell all payment protection and mechanical breakdown insurance products so that the member realizes the benefit of the product.

14. Assist members with service inquiries that include debit cards, fraud and dispute request, stop payments, unauthorized ACH request, deposit product rate reviews, name record file maintenance items, online banking and IRA withdrawals and maintenance.

15. Strives to exceed all service and sales standards as defined by the Credit Union.

16. Advocates for the Credit Union and its services to members and nonmembers in the community to help grow membership and deepen relationships.

17. Participates in Credit Union sponsored community events.

18. Maintain a positive team environment by cooperating willingly with other employees who request assistance and requesting assistance also if needed.

19. Perform other duties as assigned.

Minimum Performance Standards

1. All members are to be greeted in a prompt, courteous, and professional manner and welcomed to the Credit Union office; along with meeting other defined Credit Union service standards.

2. A Universal Associate should effectively listen to solve member problems and serve their needs.

3. A Universal Associate should onboard and follow up with members as defined by the Credit Union.

4. A Universal Associate should thoroughly and professionally explain the feature and benefits of all Credit Union products and offer top notch service as measured by the established service quality standards. (shopsShops and surveys)

5. A Universal Associate should ensure that all consumer loan

applications are acted upon the same day if possible, or no later than the next day.

6. Associate should ensure that all loan related imaging is maintained daily.

7. It is the Associate's responsibility to meet or exceed maintain sales goals and service standards at an acceptable level as established by the Credit Union and measured by sales results on associate scorecard.

8. Maintain acceptable sales and service performance standards as measured by mystery shops, scored observations and coaching sessions.

9. Associate should strive to exceed assigned referral goals assigned. (Product, Mortgage/Business, Investment)

10. Readiness to take proactive action to influence events or achieve goals. (Making outbound sales calls)

11. The associate is required to follow the attendance guidelines outlined in the Associate Handbook, arriving at work on or before the scheduled work time.

12. The Associate is required to follow all policies and procedures established by the credit union.

Knowledge and Skills

Experience

Six months to two years of similar or related experience. Must maintain required insurance licenses.

Education/Certifications/Licenses

A high school degree or GED is required.

Interpersonal Skills

A significant level of trust and diplomacy is required, in addition to normal courtesy and tact. Work involves extensive personal contact with others and/or is usually of a personal or sensitive nature. Work may involve motivating or influencing others. Outside contacts become important and fostering sound relationships with other entities (companies and/or individuals) becomes necessary.

Other Skills

Able to operate a 10-key calculator, typewriter, and computer keyboard. Proficient in Microsoft products. The ability to learn new systems and adapt quickly to changing technology Valid drivers license is required.

ADA Requirements

Physical Requirements

Is able to bend, sit, and stand in order to perform primarily sedentary work with limited physical exertion and occasional lifting of up to 10 lbs. Must be capable of climbing / descending stairs in an emergency situation. Must be able to operate routine office equipment including computer terminals and keyboards, telephones, copiers, facsimiles, and calculators. Must be able to routinely perform work on computer for an average of 6-8 hours per day, when necessary. Must be able to work extended hours or travel off site whenever required or requested by management. Must be capable of regular, reliable and timely attendance.

Working Conditions

Must be able to routinely perform work indoors in climate-controlled shared work area with minimal noise.

Mental and/or Emotional Requirements

Must be able to perform job functions independently or with limited supervision and work effectively either on own or as part of a team. Must be able to read and carry out various written instructions and follow oral instructions. Must be able to complete basic mathematical calculations, spell accurately, and understand computer basics. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside of the organization and demonstrate highest levels of customer service and discretion when dealing with the public. Must be able to perform responsibilities with composure under the stress of deadlines / requirements for extreme

accuracy and quality and/or fast pace. Must be able to effectively handle multiple, simultaneous, and changing priorities. Must be capable of exercising highest level of discretion on both internal and external confidential matters.

Acknowledgment

Nothing in the position description restricts management's right to assign or reassign duties and responsibilities to this job at any time.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This Job description is not a contract and should not be constructed as a guarantee of employment for any period of time.

We are an Equal Opportunity Employer and do not discriminate against employees or applicants based on race color, religion, sex/gender, national origin, disability, age, or any other category protected by law.

Education	A high school degree or GED is required.
Additional Comments	Apply online by visiting: https://www.jaxfcu.org/careers/
Credit Union	Jax Federal Credit Union
State	Florida
Contact Name	Aimee Haga
Email	ahaga@jaxfcu.org
Phone	904-475-8023
Fax	904-350-9356
Expiration Date	02/24/2023