

Job Title	Member Success Advocate III
Short Description	<p>RadiFi Credit Union (formerly Jax Federal Credit Union) is seeking a Member Success Advocate III to serve as a resource within the branch network for new and existing member account and loans, along with teller transaction needs. Maintains extensive knowledge of all products and services to promote, refer and cross sell through a consultative needs-based approach. Perform a broad variety of member service, account opening and loan processes. Follows member service procedures and standards to ensure consistency and the highest quality service is met. Develops extensive knowledge of all Credit Union deposit and loan products/services.</p>
Full Description	<p>RadiFi Credit Union (formerly Jax Federal Credit Union) is seeking a Member Success Advocate III to serve as a resource within the branch network for new and existing member account and loans, along with teller transaction needs. Maintains extensive knowledge of all products and services to promote, refer and cross sell through a consultative needs-based approach. Perform a broad variety of member service, account opening and loan processes. Follows member service procedures and standards to ensure consistency and the highest quality service is met. Develops extensive knowledge of all Credit Union deposit and loan products/services.</p> <p>Status: Full-time (approximately 40 hours per week)</p> <p>Major Duties and Responsibilities:</p> <p>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.</p> <p>Acquires and show the ability to assist members using JAXFCU’s service and sales standards.</p> <p>Maintains a positive team environment by cooperating willingly with other employees who request assistance and requesting assistance also if needed.</p> <p>Performs other duties as assigned.</p> <p>Minimum Performance Standards:</p> <p>All members are to be greeted in a prompt, courteous, and professional manner and welcomed to the Credit Union office following service standards. Consistently models RadiFi Credit Union Service Standards and Retail Behaviors standards in every interaction. Responsible for greeting</p>

members, representing the Credit Union to the member in a courteous and professional manner, providing prompt, efficient, and accurate services in any area needed. Follow up with member with problem resolution issues to provide support or closure to member situations.

Interviews members/prospects and presents RadiFi products and services that meet their needs for financial success. Responsible for selling and cross-selling of all Credit Union products and services to members; must have adequate knowledge to present them in a positive, professional manner, answering any questions the member may have.

Assist in the growth of business lines that require referrals to grow such as Investment Services, Mortgages, and Business Services. Meet assigned referral goals.

Opens all types of new accounts completing necessary paperwork for each.

Verifies that all ratios are within guidelines of the Credit Union. Knowledgeable of the Credit Union's loan policies and rates.

Conducts loan interviews in a consultative manner, and obtains all new or updated credit history, financial data, and any information necessary for a sound loan decision. Originates and Closes all Loan Types including Consumer Loans, VISA Credit Cards, and Home Equity Loans.

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

Verifies that all paperwork necessary to act on a loan is complete and available to underwriters. Ensures quality assurance of new accounts and new loans and proper archiving of all records and documentation.

Attend outside business development activities and sales prospecting events as assigned, as well as conduct outbound calling campaigns and sales calls as assigned.

Be a mentor for Member Success Advocate I and II roles in cross selling techniques and applying RadiFi service and sales standards. Model required behaviors in every

interaction with the member.

Act as a branch subject matter expert (SME) on all loan and deposit products. Be an expert in all of the Credit Union's product offerings, assisting members with the creation and maintenance of their online profiles. Assist Member Success Advocates I and II with questions and any issues that arise.

Fully functional as an opener and closer of the branch. Responsible for remaining at the office after closing, as necessary, to ensure all balancing is complete for the branch.

Assists 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.

Assist with maintaining, securing, and balancing cash machines not limited to ATM's, cash recyclers, cash dispensers, and all work involved in transactions; including monetary transactions behind the Service Line. Responsible for the decision on accepting negotiable instruments for cash, deposit or payment or seeking approval when needed.

Thoroughly knowledgeable on all digital products and services and possess the ability to competently explain and assist members in the setup and use.

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

May be responsible for opening and closing of safe deposit box and provide Notary Services for members.

Attend all meetings, training sessions and 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 following service standards.
2. Must effectively listen to solve member problems and serve their needs.
3. Must thoroughly and professionally explain the feature and benefits of all Credit Union products and offer awesome service as measured by the established service quality standards. (Mystery shops and surveys)
4. Must ensure that all consumer loan applications are acted upon the same day if possible, or no later than the next day.
5. Ensures that all loan related imaging is maintained daily.
6. Responsible for maintaining sales and service standards at an acceptable level as established by the Credit Union and measured by referral and/or sales results on scorecard.
7. Maintains acceptable sales and service performance standards as measured by mystery shops, scored observations and coaching sessions.
8. Strives to exceed goals assigned.
9. Must be proactive to influence events or achieve goals. (Making outbound sales calls)
10. Required to follow the attendance guidelines outlined in the Associate Handbook, arriving at work on or before the scheduled work time.

11. Must follow all policies and procedures established by the credit union.

Knowledge and Skills

Experience:

Six months to two years of similar or related experience. Consumer loan experience is needed. 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 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.
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Additional Comments

Credit Union	RadiFi Credit Union
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State	Florida
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Contact Name	Aimee Haga
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Expiration Date	01/26/2024
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