



JOB DESCRIPTION

POSITION TITLE: Universal Associate

REPORTS TO: Branch Manager

EFFECTIVE DATE: January 1, 2019

FLSA STATUS: Non-Exempt

Hours: Full or Part-time Hours

EEO CATEGORY: Administrative Support Personnel

Location: New Branch Location

I. PRIMARY RESPONSIBILITIES:

Consistently provides an atmosphere of high-quality member service. Confidently supports credit union sales efforts and performs transactions for members regarding all share and loan products and services. Consult with members and provide solutions to match their needs.

II. ESSENTIAL FUNCTIONS:

- Promote credit union products and services based on member needs as determined from member interviews. Maintain current knowledge of all credit union's services and policies. Maintain knowledge of competitor's rates, terms, etc., as well as internal trends relating to lending. Counsel members on interest rates and cross-sell services offered at the credit union.
- Open new share accounts and certificates. Assist members in the completion of Individual Retirement Account and Share Certificate applications.
- Process new account information including ordering checks, verifying eligibility, checking for appropriate signatures, filing cards, mailing welcome letters, etc. Type and mail membership cards to members. Print starter or temporary checks for members.
- Assist members with wire transactions.
- Assist members in closing accounts.

- Assist members with discrepancies and complaints. Make corrections and refunds on accounts if necessary.
- Ensure accurate processing of loans by making sure that each one is properly documented, closed, disbursed, coordinated and filed.
- Mail loan application and/or information to members and prospective members. Look up NADA values and provide quotes to members.
- Assist member with information as to the status of pending loans. Explain reasons for denial and explore options for members when loans are denied.
- Assist members and Loan Processors in filing debt protection, credit disability, and credit life insurance claims.
- Ensure that all information and transactions regarding credit union members are kept confidential. Enforce strict adherence to established security procedures.

III. QUALIFICATIONS AND REQUIREMENTS:

- A high school diploma or comparable.
- Strong multi-tasking and problem-solving capabilities
- Attention to detail.
- Friendly and helpful demeanor.
- Desire to continuously learn and grow.
- Previous customer service or bank/credit union experience preferred.

IV. WORK ENVIRONMENT/PHYSICAL DEMANDS

- Work is generally performed in an office environment in which there is only minimal exposure to unpleasant and/or hazardous working conditions. Must have the ability to sit for long periods throughout an eight-hour period. Must be able to use a telephone or headset equipment.
- Must be able to lift as much as 20 pounds, perform work at a computer terminal for 6-8 hours a day and function in an environment with constant interruptions.

Any other duties or responsibilities management deems necessary as part of your position.

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