



## **Universal Banker – Teller/Member Service Representative/Loan Interviewer**

### **Job Description**

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**REPORTS TO:** Branch Manager

**Primary Functions:** Consistently provides an atmosphere of high quality member service. Confidently supports credit union sales efforts and performs transaction for members with regard to all share and loan products and services. Consult with members and provide solutions to match their needs.

#### **Teller**

##### **Duties and Responsibilities:**

1. Greet and welcome members to the credit union in a courteous, professional, and timely manner, providing prompt, accurate, and efficient member transactions.
2. Receive share drafts/checks and cash for deposit to accounts, verify amounts, examine share drafts/checks for proper endorsement, and enter deposits into computer records.
3. Cash share drafts/checks and process withdrawals; pay out money after verification of signatures and member balances
4. Assist with mail or email transactions
5. Maintain an up-to-date comprehensive knowledge on all credit union products and services, related policies, procedures, and rules/regulations.
6. Promote, explain, and cross-sell other credit union services
7. Balance cash drawer at the end of the shift and compare totaled amounts to computer-generated proof sheet. Research and resolve discrepancies. Report any discrepancies to the supervisor as necessary
8. Ensure that the teller station is properly stocked with forms, supplies, brochures, etc.
9. Report malfunctions of the teller computers and other equipment
10. Check night depository bags and record proper information according to credit union procedures.

#### **Member Service Rep/Loan Interviewer**

##### **Duties and Responsibilities:**

1. 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. Counsel members on interest rates and cross-sell services offered at the credit union
2. Open new share accounts and certificates.
3. Process new account information including ordering checks, verifying eligibility, checking for appropriate signatures, filing, mailing welcome letters, and providing membership cards to members. Print starter or temporary checks for members. Assist members with Debit/Credit cards
4. Process skip-a-pays
5. Assist members in closing accounts



- 6. Assist members with discrepancies and complaints. Make corrections and refunds on accounts if necessary**
- 7. Ensure accurate processing of loans by making sure that each one is properly documented, closed, disbursed, coordinated, and filed.**
- 8. Analyze and process consumer loan applications. Pull credit reports for applicants, verify debts, estimate monthly payment for any outstanding debts not listed.**
- 9. Send loan application and information to members and prospective members. Look up NADA values and provide quotes to members**
- 10. Assist member with information as to the status of pending loans. Explain reasons for denial and explore options for members when loans are denied**
- 11. Assist members and loan processors in filing debt protection, credit disability, and credit life insurance claims**
- 12. Ensure that all information and transactions regarding credit union members are kept confidential. Enforce strict adherence to established security procedures.**

#### **Qualifications**

- High school graduate**
- Minimum of 1 year teller or cash handling experience**
- Minimum of 1 year customer service experience**
- Minimum of 1 year consumer lending experience**