

TCT Federal Credit Union  
Job Description  
**Member Service Representative I**

<b>Last Update:</b> July 2009	<b>FLSA Classification:</b> Non- Exempt (Hourly)
<b>Reports To:</b> Member Service Coordinator	

**Role:**

Responsible for assisting our members in a personal, professional and knowledgeable manner that supports the TCT's philosophy of "Member First". Be responsible for accurately handling a cash drawer and processing our members' transactional needs. To be a liaison between the members and TCT in the delivery of our transaction services and their financial needs.

**Attributes & Associated Skills/Behaviors**

- Consistently demonstrate the following attributes, associated skills and behaviors in order to properly deliver effective member service in a branch office.
  - **Flexibility** – be able to demonstrate an openness to new organizational structures, procedures and technology,
  - **Personality** – be able display a genuine desire to help not only the member, but your teammates as well,
  - **Communication (two-way) to include oral and listening skills** – incorporate the following guide in communications: Talk, Ask, Listen and Learn,
  - **Accuracy** – exhibit a responsibility to excellence in completing member transactions, supporting documentation, and the adherence to TCT policy and procedure.
  - **Dependability** – Consistently at work on time, follows instructions, responds to management direction and solicits feedback to improve performance.

**Essential Duties and Responsibilities:**

- Perform limited transactional duties to serve our members by receiving or paying out funds with high accuracy. These duties include;
  - Maintaining a cash drawer, prove cash and check deposits to system daily in a timely manner (within 15 minutes of closing your teller station to the membership).
  - Accurately process routine member transactions including deposits, withdrawals, share drafts, loan payments, money orders, travel cards, credit card payments and cash advances.
  - Processing member account maintenance transactions including name changes, address changes, and account closures.
- Represent TCT FCU to the members in a personal, courteous and professional manner while providing prompt, efficient and accurate information in response to their request. These requests may include;
  - Providing in person and by telephone routine information on our products or services, including eligibility for membership, the different types of accounts we offer on savings and loans, current dividend and loan interest rates, office hours and essential telephone numbers.
  - Discussing with members transactions relating to their account (overdrafts, account closings, fees and charges, transfer of funds, etc.).
  - Respond to other members' requests, problems and complaints.
- Maintain an up-to-date and comprehensive knowledge on all credit union products and services that are handled and promoted by the frontline. Maintain an up-to-date and comprehensive knowledge on all related policies and procedures, state and federal rules and regulations that are applicable to the frontline area including robbery procedures.

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- Assist branch management in the handling of other operational functions within the office which include:
  - Work as part of a TEAM with emphasis placed on contributing to a positive and productive work environment including but not limited to; treating your fellow teammates with respect at all times. Helping other member service representatives with member transactions when needed i.e. verifying cash, running/scanning checks, etc.
  - Ensuring the frontline and lobby area are properly stocked with forms, supplies, brochures, etc.
  - Removing night deposits, logging them, and processing them,
  - Assisting in the counting of cash deliveries,
  - Assisting in other clerical and back offices duties such as filing, and scanning.
- Promote, explain, and cross-sell other TCT services that support improving the members overall financial position such as consumer and mortgage loans, IRAs, certificates, debit and credit cards, on-line banking including bill pay.
- Other duties as assigned by management.

**Disclaimer**

*The above information has been designed to indicate the general duties performed by employees within this classification. It is not designed to contain or to be interpreted as a comprehensive inventory of all attributes, duties and responsibilities.*