

TCT Federal Credit Union Job Description
Member Service Specialist III

Last Update: July 2009	FLSA Classification: Non- Exempt (Hourly)
Reports To: Branch Management	

Role:

Responsible for assisting our member in a personal, professional and knowledgeable manner that supports TCT's philosophy of "Member First". Provide a high level of quality service in completing account transactions, processing consumer and real estate loan applications, and the handling of new account(s). 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 open to new ways of doing things, be able to modify one's preferred way of doing things by:
 - Demonstrating openness to new organization 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, written and listening skills** – Display efforts that works toward creating an environment that fosters open communications and approachability
- **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:

- Represent TCT FCU to the members in a courteous and professional manner and provide prompt, efficient and accurate service in the processing of transactions. These activities include:
 - Providing in person and by telephone routine information on our services or policies, including eligibility for membership, the different types of accounts we offer, insurance on loans, loan policies, current dividend rates and loan interest rates, office hours and essential telephone numbers.
 - Performing routine transactions, including but not limited to opening accounts, maintaining existing accounts, processing check withdrawals, loan payments, and transfers.
 - Discuss with members transactions relating to the account (overdrafts, account closings, fees and charges, transfer of funds, etc.). Help members reconcile their statements if requested.
 - Responding to members' requests, problems and complaints.
- Maintain knowledge of state and federal regulations that are applicable to the products and services offered by the credit union.

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- Provide members with the proper information and forms required to process their loan requests;
 - Prepare request to ensure proper processing which includes a detailed analysis but is not limited to, review of credit report, debt-to-income ratios, verification of debts, estimate monthly payments for any outstanding obligations, determine collateral needs, and determine if co-maker / guarantor may be required.
 - Gather and analyze financial and collateral information on members for the purpose of determining qualifying status on home equity loans. Evaluate real-estate appraisals to ensure proper guidelines are followed and final value is determined, flood zone determinations, and property title searches to ensure proper ownership and any lien filings that may impact the credit union's lien holders position.
 - Approve or deny consumer and home equity loan applications based on credit union policies and procedures within delegated authority of assistant senior loan officer.
 - Answer questions from members on real estate (first mortgage) loans and rates. Gather and analyze information from the member for the purpose of determining preliminary eligibility status for a potential mortgage loan.
 - Setup and disburse consumer and home equity loans on computer system, ensuring the accuracy of all information as it relates to the interest rate, required payment, loan term, insurance options, disclosure and documentation requirements and co-maker setup if it was required.
 - When a loan is denied, explain reasons for denial in a professional, courteous manner. Work with member to provide recommendations or alternative options for other possible ways to secure a loan in the future. Send out Adverse Action letter to member.
 - Keep abreast of changes in the industry and changing trends in lending activities and react to changes in a way that maintains competitiveness and effectiveness,
 - Know the demographics of your existing and local competitive environment.
- Assist branch management in the handling of other operational functions within the office which include working 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 and specialists especially those with less experience with more complex member transactions and questions.
- 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 and products and services for business accounts.
- Other duties as assigned.

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.