



| City CU- Job Description | | | |
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| Job Title: Financial Service Officer I | | | |
| Exempt: | No | Grade: | |
| Division: | Member Service Contact Center | Department: | FSC |
| Reports To: | Financial Service Center Manager | Location: | Ferguson |

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned.

Interact with Customers

Member Advocate I will take calls/live chats to respond to member’s needs and concern. They deliver high-quality member service, listening to members’ requests and working to find the appropriate solution. They transfer members to the appropriate department, or assist them themselves.

Investigate and Resolve Complaints and Concerns

When faced with member complaints, Member Advocate I work to provide a solution. They interact with internal resources to identify the issue, respond to concerns and follow up with a satisfactory resolution in a timely and affective manner.

Provide Information

Member Advocate I is responsible for providing ongoing education and information to members in regards to the organization’s benefits, policies and procedures. They must be aware of all of the organization’s services and processes to provide accurate information.

Process Transactions

Member Advocate I process and audit transactions on debit/credit, withdrawals, purchases, transfers and payments.

Cross-sell Products

While assisting clients, Member Advocate I must make an effort to recommend and cross-sell products and services to meet member needs. They must have thorough knowledge of products and services available, as well as competitor products and services.

Other

Performs all applicable job functions in accordance with established Credit Union BSA/AML/OFAC policies and procedures and completes required training on an annual basis.

Demonstrates enthusiastic support of City Credit Unions vision, core values, employee creed, and long-term objectives. A key component to deliver exceptional member experience by consistently providing outstanding service to internal and external members with every interaction.

Protect member information and other sensitive information by maintaining confidentiality while adhering to the credit unions privacy policy.

Comply with living the brand standards and all policies and procedures of City Credit Union

PERFORMANCE STANDARDS:

- Good business relations exist with members. Programs and services are properly and thoroughly explained and members' needs accurately assessed. Members' problems are courteously and promptly resolved.
- Meet and or exceed monthly goal standards
- Required reports and documentation are accurate and timely.
- Good working relationships exist with area personnel and with management.
- Ensure financial data is closely and effectively analyzed and evaluated.
- Committed to living by the core values of City CU.
- Excellent verbal and written communication skills
- Strong interpersonal skills
- Active listening skills to accurately respond to inquiries and requests
- Ability to compute basic arithmetic and work with numbers
- Basic personal computer skills
- Must be detail oriented and well organized
- Ability to work a flexible schedule

SUPERVISORY RESPONSIBILITIES:

No requirement.

QUALIFICATION REQUIREMENTS:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE:

1+ year customer/member service desired but not required

LANGUAGE SKILLS:

Ability to read and interpret documents such as Account/Loan Agreements and debt obligation documents such as judgments, liens, maintenance enforcement orders, and similar instructions and processes relating to debt obligations and recovery procedures. Ability to speak effectively on a one-on-one basis.

MATHEMATICAL SKILLS:

Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals. Ability to compute rate, ratio, and percent.

REASONING ABILITY:

Ability to define problems, collect data, establish facts, and draw valid conclusions. Ability to interpret an extensive variety of documents relating to credit granting and debt collection. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.

CERTIFICATES, LICENSES, REGISTRATIONS:

No requirement.

OTHER SKILLS and ABILITIES: Personal computer literacy required in such software programs as word processing, spreadsheet. Complete familiarity with the FAIR CREDIT REPORTING ACT, and Federal, State, and Local regulation relating to debt collection and credit counselors.

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an Associate to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit and talk or hear. The employee is occasionally required to use hands to finger, handle, or feel objects, tools, or controls. The Associate is occasionally required to stand; walk; reach with hands and arms; and stoop, kneel, crouch, or crawl.

WORK ENVIRONMENT:

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The noise level in the work environment is usually moderate.

MENTAL DEMANDS:

The employee is occasionally required to write letters, negotiate, and become resourceful in resolving problems and challenges. The employee frequently is required to solve problems, be persuasive, exercise sound judgment, take initiative, and analyze situations. The employee is continuously required to concentrate, be patient, reason, and encourage members in their goal to resolve their situation. Normally, members will attend meetings at the credit union offices for credit counseling sessions and assistance. Occasionally, upon mutual arrangements, the Credit Counselor may attend a meeting at the member's residence to conduct counseling sessions with the member and other family members. The Credit Counselor may supply his/her own transportation, or it might be supplied by the credit union, as might be applicable to the particular situation