

Job Summary

Order Number:

NY1452095

Date Job Order Received:

01/31/2023

Number of Openings:

2

Company Name:

Niagara's Choice FCU

Job Title:

Universal Member Representative I

Minimum Experience Required:

1 year

Job Description:

Niagara Falls. Universal Member Representative I. Niagara's Choice FCU. FT. 40hrs/wk. 1st Shift. Benefits. Serve as a liaison between the members and the credit union. Provide account information as well as information on the credit union products and services. Process teller transactions. Open accounts for members, resolve issues and professionally handle the members daily needs. Cross sell or cross help the member by actively marketing the Credit Unions products, services, and promotions. Requirements: Knowledge of Credit Union Banking/Services Required High school graduate or GED Knowledge of products and services preferred Computer literate required Duties and Responsibilities Greet and welcome members to the credit union in a professional manner. Efficiently provide prompt and accurate service. Promote credit union products and services based on member needs. Inform members of deals and promotions. Proficient in system navigation. Respond to members requests, problems and complaints. Management may need to assist. Resolve member complaints via phone, email or mail. Open new accounts and service existing accounts. Set up new account files and provide members with all necessary information for membership. Assist with placement of orders of products ex: debit cards, checks etc. Proficiency in Quality Control. Handle requests from members for transfers of shares to loan payments, share withdrawals, check requests, cd transactions, line of credit advances and any other requests received from members. Use telephone to reach out to members and verify account information, greet members warmly and ascertain problem or reason for calling. Follow up within 2 weeks to ensure members received checks, debit cards and are able to access electronic services. Cancel or upgrade accounts. Attempt to persuade members to reconsider cancellation of accounts. Suggest solutions when a product malfunctions. Utilize computer technology to handle high call volumes. Work with Branch Manager to ensure proper member service is being delivered. Handle changes in policies or renewals. Support Credit Union mission on Volunteer and Community Activities. Adherence to all Internal/External regulatory policies, procedures and regulations. Loan Origination Identify all lending opportunities when pulling credit report. Take and enter loan application, present for loan officer approval, prepare loan closing documents and close loan in

accordance with all regulations and policies. Submit Home Equity Applications to the Home Equity MSR and facilitate closing. Members follow up within two weeks by phone, all conversations to be noted on accounts. Proficiency in Quality Control Proficient in calculating Proof of Income (POI) Teller Responsibilities 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. Cash share drafts/checks and process withdrawals, ensure proper identification is made. For all members and shared branch members. Receive mortgage, consumer loan and other payments and ensure the payment match balances due. Enter payments properly into computer. Place appropriate holds on accounts. 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. Must have comprehensive knowledge on all credit union products and services and all related Credit Union policies and procedures as well as comply with all State and Federal Regulations. Notary Public required within 180 days of hire Existing employees in this role have 90 days to obtain license If license is not obtained, progressive discipline process will be followed. Confidentiality: Ensure member information is secure Perform other duties as assigned by management

Job Location:

Lockport, New York

Pay:

Starting pay not specified.

Benefits:

Health Insurance, Dental Insurance, Vacation, Holidays, Retirement/Pension, Clothing/Uniform Allow

Hours per Week:

40

Duration:

Full Time, Regular

Work Days:

Monday thru Saturday

Shift:

First (Day)

Public Transportation:

Information not provided.

Minimum Education Required:

GED

Driver Licenses, Including Endorsements:

No Driver License requirements specified.

How to Apply:

To apply, contact the employer in person, by mail, by email, or on-line:

Meister, Megan

3619 Packard Rd

Niagara Falls, NY 14303

Email: mmeister@niagaraschoice.org
Web-site: <http://www.niagaraschoice.org>