



JOB TITLE: MEMBER SOLUTIONS REPRESENTATIVE

UPDATED: MAY 2008

DEPARTMENT: MEMBER SOLUTIONS

FLSA STATUS: HOURLY, NON-EXEMPT

POSITION SUMMARY:

Contribute to the success of the Credit Union by providing superior service according to Sound Credit Union's Service Promise. Assist members with inquiries, requests, and/or problems in a friendly, respectful, courteous, and professional manner. Maintain department surroundings that reflect the Credit Union's commitment to provide a friendly, respectful, courteous and professional business environment for all Credit Union members. Contribute to member satisfaction and retention. Responsible for control of delinquent loan accounts and pending late-payment reminders. Monitor member accounts and take appropriate action. Contact members by telephone, written correspondence and/or through outside collection services to resolve delinquent status. Maintain accurate record of past due accounts and collection efforts, and continue with follow-up actions.

DUTIES AND RESPONSIBILITIES

POSITION ESSENTIAL DUTIES:

Provide high priority to member satisfaction; act in accordance with Sound Credit Union's Service Promise expectations.

Initiate and administer collection action on delinquent accounts as well as negative share accounts, Courtesy Pay, Non-Sufficient Funds (NSF's) overdrawn accounts, charge-back return items and over credit limit accounts; including follow-up, preparing for charge-off and reporting, as assigned.

Contact members by telephone, written correspondence and/or through outside collection services to resolve delinquent status. Negotiate and coordinate payment arrangements with members; originate loan extension and work out agreements. Complete all skip-tracing efforts. Prepare regular reports and summaries of delinquent account activity. Document collection efforts and continued follow-up actions. Responsible for the recovery of balances on charged-off loans. Recommend charge-offs, repossessions and legal action.

May act as the credit union representative dealing with bankruptcies, small claims court, collection agencies, credit meetings, and attorneys, as required.

Responsible for insurance follow up procedures on vehicles; administer Collateral Protection Insurance (CPI) policy placement and account adjustments, as assigned.

Administer payment processing for Consumer Credit Counseling Service and Chapter 13 payments, as assigned.

Respond to credit bureau disputes; act as Automated Universal Data (AUD) initiator and respondent, as assigned.

STANDARDIZE ESSENTIAL DUTIES:

Continuously seek process improvements in all operations with the ultimate goal to improve the quality of member service.

Communicate and reinforce organizational culture and values.

Maintain maximum security over valuables on hand. Adhere to established security procedures to ensure Credit Union security is maintained at all times.

Recognize situations, which because of risks or hazards involved, are beyond his/her limits and directs them to the appropriate person.

Maintain ongoing communication with supervisor, informing him/her of all pertinent problems, irregularities, new developments, changes and other important information within area of responsibility.

Maintain a professional and courteous attitude with all people, including fellow employees, members, management, Board Members and outside vendors. Cooperate with other branch/department personnel to ensure a "team effort" and "prompt member service" are consistently practiced.

Project a positive image of the Credit Union by assuring proper maintenance, cleanliness and security of work area, desk, equipment, etc. Adhere to Credit Union attire standards.

Maintain confidentiality in performing assignments relative to any information received directly or indirectly. Ensure that all information and transactions regarding Credit Union members are kept confidential.

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Maintain current knowledge of Credit Union philosophy, plus all Credit Union products and services.

Demonstrate compliance with all State and Federal banking regulations, including the Bank Secrecy Act.

Comply with Credit Union policies and procedures.

Report to work on time and as scheduled.

Contribute to efficient Credit Union operations by performing duties accurately and in a timely manner.

Perform other duties as needed or assigned.

REQUIRED EXPERIENCE/EDUCATION/TRAINING/LICENSING

Any equivalent combination of education and experience which provides the knowledge, skills, and abilities required to perform the job. A typical way to obtain the knowledge and abilities would be:

Experience: One to two years successful work experience in account collection, preferably in a financial institution.

Education/Training: High School Diploma or GED equivalent.

License or certificate: Must be bondable.

REQUIRED KNOWLEDGE AND ABILITIES

To perform this job successfully, an individual must be able to perform the essential duties of this job. 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 duties.

Knowledge of collection practices, laws and regulations.

Ability to work regularly scheduled days in accordance with the needs of the Credit Union and the department.

Ability to work effectively and productively with others.

Ability to deal maturely, professionally and tactfully with difficult members/situations.

Ability to be flexible and responsive in order to provide the highest quality of service to internal and external members.

Ability to understand the particulars of monetary transactions.

Ability to be thorough, accurate, attend to detail.

Ability to work under deadline pressure.

Ability to work independently and as a team member while using discretion in decision making and sound judgment in problem solving.

Ability to attain or have knowledge of financial institution procedures, services and programs..

Computer experience including calculator, PC, database, spreadsheet and word processing systems and software.

Excellent interpersonal and communication skills, including listening, oral/voice, and written skills.

Must possess and exhibit a high degree of professionalism, maturity, and patience.

Strong organization skills and the ability to manage multiple responsibilities.

LANGUAGE SKILLS

Requires the ability to read, write, communicate, and interpret information accurately in English.

Employee must demonstrate the ability to interact tactfully and positively with co-workers, members, management and the public.

Ability to respond to common inquires from co-workers, members and the public.

MATHEMATICAL SKILLS

Ability to add, subtract, multiply, and divide using whole numbers, common fractions, and decimals.

REASONING ABILITY

Ability to define problems, collect data, establish facts, and draw valid conclusion. Ability to interpret a variety of technical instructions.

SUPERVISORY RESPONSIBILITIES

None.

PHYSICAL DEMANDS

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

Requires the ability to operate, repetitively at times, a personal computer, mainframe computer terminal and calculator. Also requires ability to operate multi-line telephone, facsimile and photocopier.

Requires the ability to concentrate and consistently produce accurate work.

While performing the duties of this job, the employee is frequently required to sit for up to 4 hours at a time; use hand to find, handle, or feel, reach with hands and arms; and talk or hear.

The employee is occasionally required to stand, walk, stoop, kneel, crouch, or crawl.

The employee must occasionally lift and/or move up to 10 lbs.

Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and ability to adjust focus.

WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the essential duties of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential duties.

Duties are performed in an office environment but may also require traveling to other facilities using employee's personal transportation.

The noise level is moderate.

The physical exertion is moderate.

There are frequent employee/member contacts and interruptions in person and via the telephone during the day.

Sound Credit Union believes that each employee makes a significant contribution to our success. That contribution should not be limited by the assigned responsibilities. Therefore, this job description is designed to outline primary duties, qualifications, and job scope, but not limit the incumbent nor the Credit Union to only the work identified herein. It is our expectation that each employee will offer his/ her services wherever and whenever necessary to ensure the success of our endeavors.

Sound Credit Union reserves the right to revise or change job duties and responsibilities as the need arises. THIS JOB DESCRIPTION DOES NOT CONSTITUTE A WRITTEN OR IMPLIED CONTRACT FOR EMPLOYMENT.

I acknowledge that by signing below, I have read and understand the duties, responsibilities, and expectations of my position.

Employee's Signature

Date

Supervisor's Signature

Date