



FULL TIME MEMBER SERVICES REPRESENTATIVE FLOATER

WHY LAFCU?

LAFCU is a credit union that's been serving our community for over 80 years. We have recently expanded to provide financial services to people and businesses across the entire state of Michigan. We are very involved in serving our community and we proudly donate close to \$100,000 back to our community every year; whether we're feeding the hungry, having clothes, diaper and toy drives, working on habitat homes, involved in supporting arts and music in our community and schools, providing financial education to schools, or paying for our community to take their families to the zoo; you'll see LAFCU rolling up our sleeves and giving back.

We are a full service financial institution; providing relevant products and services such as debit and credit cards, savings accounts, auto loans, mortgage loans and many more. We offer our credit union members \$100 cash reward for every new line when switching to Sprint and \$50 cash reward for every line transferred for current Sprint customers, \$2,000 free accident and death and dismemberment insurance, and so much more.

LAFCU is the proud exclusive sponsor of the LAFCU Fireworks series with the Lansing Lugnuts and the official Kit (uniform) sponsor of Lansing Ignite, Michigan's only professional soccer team.

In addition to our competitive compensation package; including 401k, we have a strong tuition reimbursement program; and believe strongly in work/life balance.

SUMMARY:

Provides thorough and accurate member service through all duties of the Teller, ITM SMSR, Call Center SMSR, and Member Service Representative positions as described in the job descriptions for those positions in combination with the ones below. This position will travel to any LAFCU facility as needed.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Other duties may be assigned. The Credit Union reserves the right to modify, amend or eliminate the described functions, tasks and responsibilities of this position at any time when the circumstances warrant such a variation.

Ability to provide transportation to any LAFCU branch location. Understanding that the location that you report to may change on a daily basis. Willingness and ability to be flexible with required duties. The position will "float" from location to location, and also "float" in which position is needed within Operations based on the daily needs. Refer to the applicable job descriptions on Compass and Paycor: SMSR, Call Center agent, ITM Teller, Teller.

The job performs a variety of teller functions, including receiving monetary transactions, verify amount and examine checks for endorsements and collectability, along with cashing checks and pays out money

after verification of signatures and members' balances, enter members' transactions into computer to record transactions, and issues computer generated receipts, placing holds on accounts for uncollected funds, order daily supply of cash, and counts incoming cash, balance currency, coin, and checks in cash drawer at end of shift and compare totaled amounts with data displayed on computer screen, consolidate and balance daily transactions. Opens accounts and offers services, including, but not limited to share accounts, IRAs, Term Shares, Home Banking, direct dial teller, safe deposit boxes. Will provide e-services and live chat, along with thorough and accurate member service through receiving money and negotiable instruments and paying out money through the Interactive Teller Machines (ITMs). Offering LAFCU products and services to the membership, strengthening the member relationship with LAFCU.

This job performs a variety of lending functions, including accurate processing of loan applications, reviewing and underwriting loan applications with any eye toward finding ways to approve loan requests as opposed to deny them while ensuring an appropriate level of risk is maintained in the overall loan portfolio, and suggesting appropriate additional products and services during the loan application process. Will also complete loan applications to closing/funding. Level III lending authority preferred, if you do not currently have equivalent to a level III, you must be willing to work towards increased lending authority. Interviews loan applicants, completes loan application process including reviewing credit report, income and employment verifications, and collateral in accordance with LAFCU lending procedures and policies. Decisions or makes recommendations for loan approval or denial. Recognizes and advises members of loan alternatives and insurance products available or required. Proactively takes ownership of situations that arise while assisting members to reach a mutually beneficial resolution.

- Markets LAFCU products and services to members by having a thorough knowledge of all products and services.
- Maintains knowledge of applicable policies and procedures to ensure compliance with required laws and regulations.
- Successfully completes required Regulatory Compliance training and other training as determined and required by Management.
- Responsible for accurate documentation and balancing on a daily basis.
- Attend, prepare for, and participate in all required meetings.
- Identify, research, and recommend policy, procedure, and process improvements.
- Maintain confidentiality of all sensitive information.
- Assist with various reports and other duties required of Operations staff
- Maintain a positive, effective working relationship with members, management, peers, and other staff.
- Meets established individual and Operations goals.
- Opens and closes branch as required.

QUALIFICATIONS:

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. Under Michigan law, a person with a disability needing accommodation for this

position must notify the employer in writing within 182 days after the need is known or reasonably should have been known that an accommodation was needed.

EDUCATION and/or EXPERIENCE:

High school diploma or general education degree (GED), Bachelor's degree preferred.

LANGUAGE SKILLS:

Ability to read and interpret documents such as operating instructions, and procedure manuals. Ability to write simple reports and correspondence. Ability to speak effectively to members or employees of organization.

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 solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.

OTHER SKILLS AND ABILITIES:

Computer skills including, but not limited to, word processing and Microsoft Office. Ability to cooperate with members/customers and co-workers in a professional manner, based on Excel Service Plus Standards; ability to accept and carry out new duties; ability to complete tasks and job functions accurately; demonstrated commitment to member service; demonstrated ability to use sound judgment in decision-making based upon level of responsibility; demonstrated self-motivation and initiative; demonstrated problem solving skills. A positive attitude and dependability are required. The SMSR must register with the NMLS and meet the requirements as specified in the SAFE Act.

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee 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 use hands to finger, handle, or feel objects, tools, or controls and talk or hear. The employee frequently is required to walk, sit, and reach with hands and arms. The employee is occasionally required to stand and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, and peripheral vision.

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.