



SENIOR MEMBER SERVICES REPRESENTATIVE

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 business across the entire state of Michigan. We are very involved in serving our community and proudly donate close to \$100,000 back to our community every year; whether we're feeding the hungry, having clothes and toy drives, building a habitat house, providing financial education to schools, paying for our community to take their families to the zoo; you'll see LAFCU rolling up our sleeves and giving back.

We also provide relevant products and services such as debit and credit cards, technology loans, savings accounts, auto loans, mortgage loans and many more.

SUMMARY

Provides thorough and accurate member service through opening accounts, loan services and other related functions that meet the needs of the member and LAFCU by performing the following duties.

ESSENTIAL DUTIES AND RESPONSIBILITIES

- Markets LAFCU products and services to members by having a thorough knowledge of all products and services.
- Serves as Membership Officer.
- 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.
- Opens accounts and offers services, including, but not limited to share accounts, IRAs, Term Shares, Home Banking, direct dial teller, safe deposit boxes, loan and credit card products.
- Processes check orders, ATM/debit card applications, electronic services, payroll deductions and allocations, direct deposits, wire transfers, stop payments, statement copies, etc.
- Accepts transactions, including, but not limited to, monetary transactions.
- Assists members with inquiries and requests, NADA book values, and Notary services.
- 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.
- Advises members of loan alternatives and insurance products available or required.
- Makes recommendations for loan approval or denial to Loan Officer.
- Schedules and closes loans, providing disclosure information in accordance with applicable Regulations.
- Responsible for accurate documentation and balancing on a daily basis.
- Meets established individual and departmental 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); two years' experience in member/customer service including, but not limited to sales/cross sales, consumer lending practices and procedures including interviewing applicants, document preparation, credit report evaluation for open end and closed end lending; demonstrated compliance knowledge, including, but not limited to Reg B, Reg E, Reg CC, US Patriot Act/OFAC including Bank Secrecy, Financial Privacy and Truth in Savings, Reg Z, and ECOA; working experience with 10-key calculator and PC; or equivalent combination of education and experience.

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.