



**BUCKEYE STATE CREDIT UNION  
POSITION DESCRIPTION**

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**Title:** Member Service Associate I  
**Reports To:** Branch Manager  
**Department:** Branch Network  
**Positions Supervised:** N/A  
**Status:** Hourly  
**Location:** Shaker Heights, OH

**Position Summary**

Serve as a liaison between the member and the credit union. Provide account information by phone or in person, as well as information on the full range of credit union products and services. Open accounts and loans for members, resolve issues, and professionally handle the member’s daily needs. Perform transactional duties to serve members by receiving or paying out funds with high degree of accuracy. Maintain accurate transactional records, providing basic cash receipt and payment services in accordance with credit union policies and procedures.

**Essential Responsibilities**

The following duties are normal for this position, and are not to be construed as exclusive or all-inclusive. Other duties may be required and assigned:

1. Enthusiastically supports the credit union’s focus on member sales and service.
  - Actively seeks out consultative sales opportunities and cross-sell opportunities and promotes credit union products and services based on member needs.
  - Consistently meets or exceeds sales goals to support overall credit union financial goals.
2. Promotes and strives to create a world class experience for members.
3. Greet and welcome members and visitors to the credit union in a professional and friendly manner. Provide prompt, efficient, accurate, and caring service in the processing of transactions to gain member loyalty.
4. 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; pay out money after verification of signatures and member balances. 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.

5. Provide in-person, email, and by-telephone general and specific sales and service-related information concerning credit union services or policies. Promote, explain, and cross-sell other credit union services such as consumer and mortgage loans, IRAs, CD's, share accounts, safe deposit boxes, debit and credit cards, on-line banking, and mobile banking.
6. Respond to members' requests, problems, and complaints and/or direct them to the appropriate person for specific information and assistance. Find a solution to the problem by incorporating a sales or service product if at all possible.
7. Open new accounts, and service existing accounts. Set up new account profiles, and provide members with all necessary information for membership.
8. Research accounts for deposit, withdrawal, and loan-payment discrepancies.
9. Maintain an up-to-date and comprehensive knowledge on all credit union products and services. Maintain an up-to-date and comprehensive knowledge on all related policies and procedures, rules, and regulations.
10. 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.
11. Gather background information on loan applicants by interviewing loan applicants and obtaining credit bureau reports. Verify debts and income, and determine collateral needs and payment plans for members applying for loans. Determine approval or provide solutions to find a way to enhance a member's credit. Complete loan documents and disburse loans when approved.
12. All other duties as assigned.

### **Basic 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.

### **Physical Requirements**

While performing the duties of this job, the employee is regularly required to sit, stand, walk, and use hands to operate a standard computer. The employee may occasionally lift and/or move up to 20 pounds.

### **Work Environment**

This job operates in a clerical office setting. This role uses standard office equipment such as computer, phones, and copy/fax machines. Noise level is usually quiet.

### **Location and Hours of Work**

This position will be based in the Shaker Heights, OH area; however frequent travel throughout the state may be required. The hours of this job are standard, and related to the needs of the membership and business flow.

### **Compensation**

This is an hourly position; compensation will be based upon qualifications and performance relative to pre-established goals and objectives. This position is eligible for the company's annual bonus program.

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The above statements are intended to describe the general nature and level of work being performed by people assigned to this job. They are not intended to be construed as an exhausted list of all duties, responsibilities, and skill required of personnel so classified.