

# Personal Banker



**Location:**  
2350 West McDonough Street  
Joliet, IL 60436

**Status:** Full-time  
**Hours:** 40 hours per week  
8:30 AM - 6:15 PM Monday-Friday  
8:45 AM - 1:15 PM Saturday

**Reports to:** Branch Manager

## **Description of Position:**

Assist our Member Service Team with providing financial services to new and existing credit union members. Responsible for identifying member needs and presenting and explaining credit union products and services to members. Works with members to research and resolve account-related inquiries. This high contact position requires the ability to communicate and work effectively with prospective and current members alike, while positively representing the credit union.

## **Qualifications:**

### **Required:**

- High School Graduate
- Working knowledge of Microsoft products including Word, Excel, and Outlook
- Two years customer service experience
- Strong interpersonal skills with a sincere desire to provide exceptional service
- Able to work without close supervision
- Able to successfully cross-sell credit union products and services

### **Preferred:**

- Associates Degree
- Prior teller and lending experience
- Customer service in credit union preferred
- Familiar with the credit union's products, services, policies and procedures
- Knowledge of ACU's data processing system
- Basic knowledge of regulations governing financial institutions as they pertain to performing job duties effectively

## **Job Duties:**

1. Provides information to members about credit union financial products and services. Proactively explains features and benefits in accordance with credit union policy, standard procedures and regulations.

2. Serves as primary communication contact with members. Assists members regarding problems and inquires related to transactions on their accounts. Performs face to face interviews for loans, deposit accounts, and other products and services.
3. Performs all loan processing and closing functions including input applications, pull credit reports, gather collateral documentation, reviews for completeness, passes to loan officer for review, presenting decision or denial letters on loan requests that have been denied.
4. Works effectively with all other departments to resolve members' inquiries in a timely manner. Assists all departments by supporting group effort to provide the best member service possible.
5. Actively cross-sells credit union products and services and enthusiastically participate in all marketing promotions. Participates in appropriate training and receives necessary education to remain competent in all service areas.
6. Accurately performs data entry of loan, share, and credit union service documentation accurately, as necessary and is able to research all member related problems. Follows through to resolution of problems.
7. Capable of developing sound solutions and making on-the-spot decisions, which compliments the need for efficient, accurate and appropriate member service. Works well under pressure and considers acceptable alternatives.
8. Proficient in the use of Window's programs and software, XP2 data processing system and other software programs utilized to assist members. Accurately performs data entry as necessary and is able to research all member related problems.
9. Other duties as assigned.

**Standards of Performance:**

Demonstrates a thorough understanding of the credit union's data processing system as well as all current computer applications used to complete members' requests. Able to understand and explain all products and services provided by credit union, including application regulations and compliance issues. Ensures confidentiality of member information and professional delivery of quality service. Demonstrates a professional appearance, attitude, and demeanor at all times.

**Physical Requirements:**

Task	Time
Stand	To 2/3 of time
Walk	To 2/3 of time
Sit	Over 2/3 of time
Computer use including	Over 2/3 of time

typing, navigating a mouse, reading the screen, etc.	
Use hands/fingers to handle/feel office supplies, paper, etc.	Over 2/3 of time
Reach with hands and arms	To 2/3 of time
Talk, hear* and read	Over 2/3 of time
Close vision* - clear vision at 20 inches or less	N/A

\* with or without corrective devices