

# Branch Teller/MSR

**Location:** Plainfield Branch  
7148 Caton Farm Road  
Plainfield, IL 60586



**Status:** Full-time

**Hours:** 40 hours per week

8:45AM-5:15PM (MW); 8:30AM-5:15 (Thurs)

8:30AM-6:15PM (Fri); 8:30AM-1:15PM (Sat)

Branch closed on Tuesdays

**Reports to:** Branch Supervisor

## **Description of Position:**

Performs receipt/disbursal of funds for member transactions. 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 inquires. 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:**

### **Education:**

- High School Graduate required
- Associates or Bachelor's Degree preferred

### **Experience:**

- Two years prior experience and training as a customer service representative required, Credit Union experience preferred

### **Knowledge and Skills:**

- Strong interpersonal skills with a sincere desire to provide exceptional service
- Ability to work without close supervision
- Ability to successfully cross-sell credit union products and services
- Strong interviewing skills and ability to discuss loan alternatives and credit union policies
- Basic knowledge of regulations governing financial institutions as they pertain to performing job duties effectively

## **Job Duties:**

1. Operates on-line teller terminal and processes transactions directly related to the receipt and disbursement of funds. Balances drawer cash fund to related vouchers and data processing transaction log.

2. Greets members. Serves as primary communication contact with members. Performs face-to-face interviews for loans, deposit accounts, and other special services. Is knowledgeable about all deposit, special account and loan programs and explains features and benefits in accordance with credit union policy, standard procedures and regulations.
3. Assists in handling member complaints/inquiries. Serves as the initial contact for all incoming phone requests. Works effectively with all other departments to resolve members' inquiries in a timely manner.
4. Provides VISA cash advance, traveler's cheque, and license plate sticker services. Receives, and verifies traveler's cheques, and other promotional items for sale by the credit union.
5. Enters all loan, share, and credit union service documentation accurately into the credit union's data processing system.
6. Pulls credit reports, researches collateral documentation, calculates debt ratios, and reviews loan applications for completeness before presenting to a loan officer for approval.
7. Completes data entry for all loans. Prepares all contracts and agreements including note and security agreements, ECOA notices, payroll deduction authorizations, etc.
8. Performs all loan closing functions including presenting denial letters on loan requests that have been denied.
9. Proficient in the use of Word, XP2 data processing system, as well as any other credit union software programs. Accurately performs data entry as necessary and is able to research all member related problems.
10. Capable of developing sound solutions and making on-the-spot decisions, which complements the need for efficient, accurate and appropriate member, service. Works well under pressure and considers acceptable alternatives. Follows through to resolution of problems.
11. Actively and enthusiastically cross-sells credit union services and actively participates in all marketing promotions.
12. Participates in appropriate training and receives necessary education to remain competent and current in all service areas.
13. Works closely and cooperatively with all credit union departments in a team approach to fulfilling the credit union's service quality standards.
14. Other duties as assigned.

**Standards of Performance:**

Demonstrates complete knowledge of all credit union products and services. Responsible for timely, accurate processing of members' requests for loan and share products as well as all services offered by the credit union. Demonstrates a thorough understanding of the credit union's data processing system as well as all current computer applications used to complete members' requests. Ensures confidentiality of member information and professional delivery of quality service. Maintains accuracy, efficiency, and responsiveness. Demonstrates a professional appearance, attitude, and demeanor at all times.

**Physical Requirements:**

Task	Time
Stand	To 2/3 of time
Walk	Under 1/3 of time
Sit	Over 2/3 of time
Computer use including typing, navigating a mouse, reading the screen, etc.	Over 2/3 of time
Use hands/fingers to handle/feel office supplies, paper, etc.	Over 2/3 of time
Reach with hands and arms	Over 2/3 of time
Talk, hear* and read	Over 2/3 of time
Lift up to fifty (50) pounds	Under 1/3 of time
Close vision* - clear vision at 20 inches or less	N/A

\* with or without corrective devices