



<b>JOB TITLE:</b> Universal Service Agent (“Banking Superhero”)
<b>DEPARTMENT:</b> Operations/Lending
<b>POSITION REPORTS TO:</b> Member Services Team Lead and Branch Manager
<b>COMPENSATION:</b> Minimum starting hourly wage: \$13.24
<b>FLSA STATUS:</b> Hourly, Non-Exempt
<b>REVISION DATE:</b> October 2017

TFCU is a positive, fun place to work where creative Team Members love working together, learning new things and leading by example. This is our 3L culture: *Loving, Learning, Leading!* We're serious about being awesome, but we don't want to take ourselves too seriously. If you think you are a good fit for our 3L culture, let's share a few more details about what you would do:

**POSITION SUMMARY:**

The position is called a **Universal Service Agent**, AKA the “Banking Superhero!” The Banking Superhero anticipates our members’ needs, offers relevant solutions and ensures members receive maximum value from each contact with the Credit Union. There are four key elements that make up a Banking Superhero:

1. Superheroes listen very carefully to what the member needs and ask educated questions until they have a clear picture of a solution to those needs.
2. Superheroes take the time necessary to learn about those needs.
3. Superheroes are knowledge connoisseurs in all TFCU products and therefore can offer our members relevant solutions they didn't even know existed.
4. Superheroes recognize that our member's time is valuable and that getting it right the first time is critical. They accurately implement solutions to our members so as not to waste their time or money.

We want you to build relationships with your Members so when they have a financial need, they think of you first. The point is, the Universal Service Agent role is a big deal and a large responsibility so hope you're ready.

**RESPONSIBILITIES AND BASIC DUTIES:**

*Essential Responsibilities, % of Time Spent.* This Position Requires a high degree of flexibility to function as Universal Service Agent.

- Provide excellent member experiences in phone or in person by proactively and reactively helping members to determine needs goals, and situations to deliver solutions to help members achieve their classification of financial success. 65%
- Handle and accurately perform all member financial requests and transactions. 15%.
- Learn, develop skills through training, practicing and research. 12%
- Maintain and balance cash drawer. 8%

**Basic Duties Required:**

- Responsible for balancing daily transactions and cash totals in an accurate, efficient and timely manner.
- Proactively identify and offer products that meet a financial or service related need for the member.
- Maintain an up-to-date and comprehensive knowledge on all credit union products and services that are handled or promoted by the Membership Services department. Maintain an up-to-date and comprehensive knowledge on all related policies, procedures, and rules and regulations.
- Establishes new memberships, including checking and savings accounts, term accounts, IRA's, online banking, electronic services products and loans.
- Make outbound "Courtesy Calls" to members for product or market opportunities, and follow-up on segmented direct mail efforts to establish and maintain strong relationships with members.
- Initiates loan applications using various consumer loan origination systems and assists member in choosing the right loan programs for the member's own personal financial situation.
- Coordinates the consumer loan application process between the member, third parties and internal loan operations group, ensuring matchless service experience.
- Provide information regarding different membership account ownership types.
- Update, process and audit all documents pertaining to new and existing accounts.
- Perform a variety of file maintenance duties, including but not limited to: files daily transaction documents, member correspondences, IRAs, decedent accounts, and Power of Attorney documents.
- Have a basic knowledge of NCUA Deposit Insurance rules.
- Be knowledgeable and conversant with all IRA account information. Complete IRA transactions and maintenance.
- Processing wire transfers.
- Assisting with training of team members.
- Works efficiently with team members to reach branch goals and maintain branch profitability.
- May assist as a back-up to other departments and branches.
- Follow policy and procedures related to the Bank Secrecy Act (BSA), Anti-Money Laundering (AML), Customer Identification Program (CIP), and Office of Foreign Assets Control (OFAC) daily to ensure compliance with current regulations.

- Be Awesome!

**QUALIFICATION REQUIREMENTS:**

To perform this job successfully, an individual must be able to perform each essential responsibility or duties 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.

**POSITION QUALIFICATIONS, EXPERIENCE, AND ABILITY:**

**Required:**

- Two to four years of Credit Union experience in 2 of 3 of these areas – teller services, membership/new accounts and consumer loans and the ability to train and retain working knowledge of all three areas within six months of start date at the minimum level of Senior Teller, Senior Membership Representative, and Senior Loan Clerk.
- General reading, writing, math, and PC skills to include Word, Excel, and Outlook.
- Ability to be bonded.
- Maintain confidentiality.
- Ability to perform tasks efficiently under time constraints in a fast-paced working environment.
- Strong experience in conducting research and resolving discrepancies while ensuring prompt follow-up and conclusion to requests.
- Must be able to successfully function within a team environment and be able to accept and adapt to change.
- Self-motivated and able to work with limited supervision.
- Experience providing outstanding customer service and interacting with people/customers in a service and sales and service environment.
- Supports the strategic mission and vision of Tucoemas Federal Credit Union, committed to its culture and core values.
- The mental characteristics necessary to competently perform this job include continuous use of resourcefulness, problem-solving, judgement, and reasoning in performing the duties required.

**Desired:**

- Two to three years Individual Retirement Account experience.
- Bachelor's Degree in Business Administration, Finance, or related field.

**PHYSICAL DEMANDS:**

- Indoor work environment. Working conditions include attendance at meetings held before and after regular business hours.
- Perform the following with or without reasonable accommodation: stand, sit, kneel, reach, light work lifting-carrying, and/or pushing 25 lbs. See (near and far) for reading data on a computer screen, hear and talk ordinary conversation and telephone calls.
- Travel to other branches for training or staffing assistance as needed.
- Approximately 90% of this position's duties require the use of a computer.
- Ability to maintain regular, punctual attendance consistent with the ADA, FMLA and other federal, state and local standards

**POSITION CONTENT:**

This job description is not intended to be and should not be construed as an all-inclusive list of all the responsibilities, skills, or working conditions associated with the position. While it is intended to accurately reflect the position activities and requirements, management reserves the right to modify, add, or remove duties and assign other duties as necessary.

**SIGNATURE:**

This job description has been approved by all levels of management:

HR \_\_\_\_\_

The signature below constitutes the understanding of the above job requirements, essential functions and duties of the position.

Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

*Tucoemas Federal Credit Union does not discriminate against any applicant or employee because of race, religion, age, gender, national origin, marital status, disability, sexual orientation, or any other classification unrelated to the candidate's ability to perform essential job functions.*