**JOB DESCRIPTION**

**MEMBER SERVICE REPRESENTATIVE IV**

**REPORTS TO:** Member Service Manager

**SUPERVISES:** Member Service Representatives I, II, and III

**PRIMARY FUNCTION**

The primary responsibility of this position is to act in a supervisory capacity of a satellite office. This person would be responsible for overseeing the daily functions of the office and ensure that it is run in a secure and efficient manner. This person must be able to work independently and be a self-starter to accomplish all duties required of this position.

**DUTIES AND RESPONSIBILITIES**

* Develop a working knowledge of the credit union’s data processing network
* Input all member transactions into computer terminal
* Balance cash drawer
* Assist members with deposits, withdrawals, loan payments and transfers when on the line
* Receive and disburse cash to and from members
* Sell money orders and other miscellaneous items to members
* Complete incoming mail transactions
* Complete night drop transactions
* Have a thorough knowledge of credit union history, philosophy and operational procedures
* Respond to member requests, problems and complaints
* Ability to open all new accounts, including business accounts
* Perform consumer lending functions; approve loans within lending limits
* Assist in hiring, reprimanding and termination of employees
* Review staff job performance; provide recommendations for potential merit increase
* Balance branch vault and ATM daily
* Redeem and remit savings bonds
* Cross sell all credit union products and services
* Assist in training and development of staff
* Process stop payments on share drafts
* Input member check orders utilizing Liberty Online
* Research accounts for deposit, withdrawal or loan payment discrepancies
* Assist members in balancing share draft accounts
* Balance, report and remit money orders daily
* Assist members with direct deposit and payroll deduction issues
* Assist with ATM/VDC applications, maintenance forms and member disputes
* Assist with check theft and forgery problems
* Perform supervisory overrides, as needed
* Refund service fees to members when deemed necessary
* Investigate teller differences
* Performs all other duties as assigned

**KNOWLEDGE AND SKILL REQUIREMENTS**

1. High school graduate, or equivalent required- some college education desired. Must have previous customer service experience. Previous credit union or banking experience is desired. Data entry/PC experience preferred.

2. Computer knowledge, including Excel and Word, is required.

3. Lending authority and knowledge is required.

4. Above average interpersonal and communication skills.

5. Ability to work well under pressure and meet deadlines.

6. A professional appearance and willingness to work flexible hours is required.