

# MSR (Member Service Representative)

**Location:** 7<sup>th</sup> Ave Branch Office and/or Juniata Branch Office

**Reports to:** VP of Member Service

**Position Purpose:** Perform a wide range of transactional duties to serve members by receiving or paying out funds with high accuracy. Maintain accurate transactional records. Provide account information by phone or in person, as well as information on the full range of credit union products and services. Resolve issues and professionally handle the members' daily needs.

## Job Responsibilities

- Greet members to the credit union in a courteous, professional, and timely manner while providing prompt, accurate, and efficient member transactions.
- Balance and reconcile cash drawer; investigate discrepancies for self and assist colleagues.
- Examine, verify, and process checks and cash for deposit to account.
- Cash checks and process withdrawals.
- Process mortgage, consumer loan, and other payments.
- Educate and advocate credit union products and services to meet members' financial needs. Maintain knowledge of all products and services handled or promoted by the MSRs.
- Ensure that the teller station is professional, organized and properly stocked with forms, supplies, brochures, etc.
- Process mail/night deposits and record proper information according to credit union procedure.
- Follow Bank Secrecy Act (BSA) policies and procedures as they relate to this position.
- Exercise discretion, judgment, and initiative regarding transaction issues and inquiries.
- Maintain confidentiality of member account information. Follow established policies and procedures in responding to inquiries and requests.
- Promote excellent member service skills and display a professional image.
- Collaborate as a team player across the department and credit union.
- Maintain a high attention to detail, accuracy and thoroughness.
- Remain flexible and adaptable to changing job requirements and additional hours when needed.
- Understand and follow all credit union policies, procedures, and regulations.

This job description covers only the essential functions for this position. The incumbent is expected to satisfactorily perform other related duties as assigned. All tasks are subject to possible reasonable accommodation with respect to statutorily protected individuals with disabilities.