

Position Description

**Job Title: Member Service Representative**

Position/FLSA Status: Full-time/Non-Exempt

Department: Loan Department

Reports to: Loan Manager

Location: 17330 State Highway 371 Brainerd MN 56401

Date Issued: November 2016

Date Revised: August 2024

**Summary:** The primary function of this position is to provide excellent member service in the areas of new and existing accounts; origination, processing, and servicing loans. This position requires someone friendly and outgoing with good communication skills. The ability to multi-task, with a high level of accuracy, and member satisfaction are vital to this position.

**Responsibilities:**

*Member Service Representative I:*

* Welcome members and visitors to the credit union in a professional manner
* Assist members with all credit union services and products
* Provide in-person, by-telephone, and by email member service
* Open new accounts and service existing accounts
* Interview, process, disburse and service consumer loans
* Handle phone requests for transfers of shares, share withdrawals, check requests, CD transactions, line of credit advances, and other member requests
* Promote credit union products and services based on member’s needs
* Provide information on investment alternatives to members wishing to deposit funds with the credit union
* Research accounts for deposit, withdrawal, and loan-payments discrepancies
* Assist members in balancing their accounts
* Assist member in opening individual retirement accounts
* Loan Servicing Support
* Other duties as assigned

*Member Service Representative II:*

* All duties assigned to MSR I
* Interview, process, disburse and service home equity loans
* Assist in training new MSR personnel

*Member Service Representative III:*

* All duties assigned to MSR I and MSR II
* Interview, process, disburse, and service secondary market mortgage loans

**Knowledge, Skills, and Abilities**

* Knowledge of financial and loan origination software
* Extensive knowledge of financial institution rules and regulations
* Be able to adapt quickly to unpredictable situations
* Ability to pay close attention to detail
* Knowledge of Microsoft Office Suite and other computer related software and office equipment
* Communication skills to speak clearly, listen and get clarification, respond well to questions and participate in meetings
* Negotiation skills to resolve member disputes
* Time management skills to organize workload and meet deadlines

**Education/Experience Requirements**

* Two (2) year minimum experience at a financial institution
* Associates Degree preferred

**Basic Requirements**

* Hold a valid driver’s license in the state of Minnesota
* Occasionally be able to work evenings or weekends
* Take initiative of projects and be accountable for workload with minimal supervision
* Deal with stresses related to work events

**Physical Requirements**

* Withstand sitting for long periods of time while looking at a computer screen
* Occasional bending, reaching, and light lifting