



DOWNEY FEDERAL CREDIT UNION
JOB DESCRIPTION / PROCEDURE

POSITION: CALL CENTER REPRESENTATIVE 1
SUPERVISOR: CALL CENTER MANAGER

Purpose

Serves as liaison between members and the credit union via all communication channels in both call center and in-branch settings. Provides account information and performs a variety of file maintenance and monetary transactions. Interviews members to determine needs and offers appropriate products and services. Opens new memberships and individual accounts, completes consumer loan applications, and funds consumer loans.

Organizational Standards

An energetic, self-motivated, enthusiastic, “team player” to represent our credit union with members, prospective members, other staff and the community of Downey; while exercising sound business judgment, maintaining a professional appearance and displaying a positive attitude.

Primary Responsibilities

1. Responds to members’ inquiries and requests using all access channels offered by the credit union.
2. Communicates the benefits of membership and DFCU products and services via all contact channels.
3. Replies to e-mails and comments received from members via on-line channels.
4. Accepts and reviews consumer loan applications and follows-up with appropriate action. Reviews loan interest rate scenarios with members including standard and promotional discounts.
5. Performs as an in-branch Financial Services Representative as needed.
6. Maintains individual and department work area in a secure and orderly manner.
7. Responsible for ensuring confidentiality and security of credit union and member information and documents.
8. Maintains a comprehensive understanding of the features and benefits of all credit union products and services in order to offer the most appropriate products to members.
9. Keeps abreast of marketing promotions and educates members on new credit union benefits and offerings.
10. Maintains up-to-date knowledge of the policies, procedures, rules and regulations that govern credit union operations.

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11. Ensures compliance with all credit union member service standards. Performs all member related functions and activities in accordance with superior member service. Promotes a retail sales environment by selling all credit union products and services.
12. Employs analytical reasoning to identify opportunities and threats to both members and credit union.
13. Willingly accepts the direction given by management in order to meet the goals established by the Board of Directors.
14. Responsible for compliance to the Bank Secrecy Act, which includes the Customer/Member Identification requirements for new members, Anti-Money Laundering requirements, and the requirements of the Office of Foreign Assets Control (OFAC). Compliance to the regulation involves the gathering of information needed to ensure the timely and accurate filing of Currency Transaction Reports, reporting of suspicious activity involving members, non-members and credit union staff, and other suspected money laundering activities.
15. Services the membership and maintains a positive attitude within the office at all times.
16. Presents a professional image in both dress and manner while representing the credit union at either the credit union office or at community events.
17. Communicates with members and staff in a professional and articulate manner in both verbal and written forms.
18. Performs all other related duties as requested by management.

Employment Requirements

- Ability to be bonded.
- Understanding of basic accounting principles.
- A minimum of two years member service and/or call center experience in a financial institution.
- Ability to use office machines and software programs as required for the position.
- Excellent written and verbal communication skills
- High school graduate; secondary education preferred.

Salary Range (hourly)

<u>Minimum</u>	<u>Midpoint</u>	<u>Maximum</u>
\$13.52	16.90	\$20.27

Date Created: 02-08-06

Date Revised: 01/25/2019