



DOWNEY FEDERAL CREDIT UNION
JOB DESCRIPTION / PROCEDURE

POSITION: FINANCIAL SERVICES REPRESENTATIVE 1
SUPERVISOR: BRANCH MANAGER

Purpose

Serves as liaison between members and the credit union. Processes members' financial transactions, responds to inquiries and performs account maintenance as requested by members. Responsible for maintaining and balancing cash drawer on a daily basis. Performs as back-up in other branch operations as needed.

Performs all other duties as assigned by management.

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, maintain a professional appearance and displaying a positive attitude.

Primary Responsibilities

1. Receives and processes members' financial transactions, including deposits, withdrawals, loan payments, transfers and sales of negotiable instruments.
2. Processes member VISA payments and cash advances accurately to ensure proper credit or debit to member's account. Process non-member cash advances.
3. Processes daily transactions timely and accurately. Balances cash drawer daily and reports teller outages to supervisory staff.
4. Balance Check Reconciliation to ensure all credit union issued counter and cashier's checks and money orders are accounted for. Verify all check endorsements are accounted for.
5. Balances daily recap, ensuring check deposit, ending cash, GL's, etc., are in balance.
6. Verifies all transactions on a daily basis and produces a Teller Close at the end of each workday.
7. Performs in a relief capacity as needed in the duties of Financial Services Representative 2.
8. Reports equipment problems/malfunctions to management.



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9. Maintains individual and department work area in a secure and orderly manner.
10. Responsible for ensuring confidentiality and security of credit union and member information and documents.
11. 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. Keeps abreast of marketing promotions and educates members on new credit union benefits and offerings.
12. Maintains up-to-date knowledge of the policies, procedures, rules and regulations that govern credit union operations.
13. 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.
14. 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.
15. Employs analytical reasoning to identify opportunities and threats to both members and credit union.
16. Willingly accepts the direction given by management in order to meet the goals established by the Board of Directors.
17. Service the membership and maintain a positive attitude within the office at all times.
18. Performs all other related duties as requested by management.

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Employment Requirements

1. Ability to be bonded.
2. Understand basic accounting principles.
3. Ability to use office machines as required for their position and understands EDP concepts.
4. Favorable written and communication skills.

Minimum Job Requirements

1. High school graduate; secondary education preferred.
2. One year of credit union/banking or retail cash handling experience.
3. Basic personal computer knowledge (Word, Excel).
4. Bi-lingual (Spanish) preferred.

Salary Range (Hourly)

<i>Minimum</i>	<i>Midpoint</i>	<i>Maximum</i>
\$11.59	\$14.49	\$17.38

Email resumes to scanela@downeyfcu.org.

Date Created: 08/01/2016

Date Revised: