



DOWNEY FEDERAL CREDIT UNION  
JOB DESCRIPTION / PROCEDURE

POSITION: MEMBER SERVICES FLOATER  
SUPERVISOR: BRANCH MANAGER

***Purpose***

Serves as liaison between members and the credit union in both in-branch and call center 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, maintain a professional appearance and displaying a positive attitude.

***Primary Responsibilities***

1. Performs as an in-branch Financial Services Representative or Call Center Representative as needed.
2. Responds to members' inquiries and requests using all access channels offered by the credit union.
3. Verifies eligibility and opens new memberships according to credit union's policies and procedures. Obtains required documentation and scans copies of such to appropriate destinations.
4. Interviews members to discover needs and offers appropriate products and services. Opens individual accounts in an accurate and efficient manner.
5. Assists members in the loan application process to ensure all required information is obtained to facilitate expeditious underwriting. Analyzes application and credit reports to identify additional loan opportunities and to clarify areas of concern, such as delinquent credit histories, judgments, name discrepancies, etc.
6. Obtains from members the required documentation needed to satisfy stipulations prior to loan funding. Verifies that the information provided meets the requirements for loan approval.
7. Verifies the accuracy of loan amounts and terms on approved applications. Prepares loan documents and explains terms and conditions to borrowers. Obtains required member signatures on loan documents and related documentation. Disburses loan proceeds in accordance with loan approval and stipulations.
8. Completes DMV and related forms to perfect the credit union's security interest in property taken as collateral.
9. When a loan is denied, explains the reasons for denial in a professional and courteous manner.
10. Serves as a commissioned notary public and keeps abreast of regulations governing this service.
11. Performs the duties of Financial Services Representative 1, such as processing members' deposits, withdrawals, transfers, loan payments, address changes, and any other transactional or file maintenance requests.
12. Possesses knowledge of Individual Retirement Account rules and requirements governing Traditional, Roth, and Coverdell ESA accounts. Knowledgeable in the features and benefits of the credit union's IRA products. Opens new IRAs and processes deposits, distributions and other IRA related requests.

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13. Presents a professional image in both dress and manner while representing the credit union at either the credit union office or at community events.
14. Communicates with members and staff in a professional and articulate manner in both verbal and written forms.
15. 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.
16. 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.
17. Maintains up-to-date knowledge of the policies, procedures, rules and regulations that govern credit union operations.
18. 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.
19. Responsible for ensuring confidentiality and security of credit union and member information and documents.
20. Employs analytical reasoning to identify opportunities and threats to both members and credit union.
21. Willingly accepts the direction given by management in order to meet the goals established by the Board of Directors.
22. Service the membership and maintain a positive attitude within the office at all times.
23. Performs all other related duties as requested by management.

***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. Two (2) years of credit union or other lending experience
3. Basic personal computer knowledge (Word, Excel)

***Salary: \$15 per hour***

***Email resumes to [scanela@downeyfcu.org](mailto:scanela@downeyfcu.org).***