



DOWNEY FEDERAL CREDIT UNION
JOB DESCRIPTION / PROCEDURE

POSITION: UTILITY SPECIALIST – FULL TIME
SUPERVISOR: VP OF OPERATIONS

Purpose

Serves in a support and backup capacity for various credit union departments. Primarily responsible for basic clerical duties in the areas of human resources, lending and collections, branch operations, and accounting. Works with credit union management and staff on a variety of special projects across departmental lines.

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. Must exercise sound business judgment, maintain a professional appearance and display a positive attitude.

Primary Responsibilities

1. Assists in the processes to perfect liens on auto titles through the Department of Motor Vehicles. Acquires knowledge necessary to ensure all transfer paperwork complies with DMV requirements. Interacts with lending staff to ensure DMV paperwork is submitted in a timely and accurate manner.
2. Assists in processing members’ ATM/debit card disputes and claims of account related fraud.
3. Processes and files human resource related paperwork for new and existing staff members. Assists in the annual performance review process by tracking due dates and flow of associated paperwork. Provides clerical support in the administration of the employee 401k and Money Purchase Plans.
4. Performs as Call Center Representative assisting members through all contact channels (phone, e-mail, etc.) providing information about the Credit Union, researching and resolving members’ questions, providing account verifications, loan information and cross-selling Credit Union products and services.
5. Assists in the flow and administration of collection related paperwork. This may include bankruptcy notices, hardship applications, and other documentation associated with the credit union’s collection efforts.
6. Responds to authorized and legal requests by outside entities, such as law enforcement agencies, mortgage lenders, housing authorities, state agencies, and the federal government. These requests include levies, subpoenas,



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verifications of deposit, requests for information, and other documents of a legal or member generated nature.

7. Provides clerical assistance with the special projects of various departments, such as card services, lending, and operations.
8. Maintains individual and department work area in a secure and orderly manner.
9. Responsible for ensuring confidentiality and security of credit union and member information and documents.
10. 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.
11. Maintains up-to-date knowledge of the policies, procedures, rules and regulations that govern credit union operations.
12. 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.
13. 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.
14. Employs analytical reasoning to identify opportunities and threats to both members and credit union.
15. Willingly accepts the direction given by management in order to meet the goals established by the Board of Directors.
16. Service the membership and maintain a positive attitude within the office at all times.
17. 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 or banking experience.
3. Basic personal computer knowledge (Word, Excel).
4. Bi-lingual (Spanish) preferred.

Salary Range

<u>Minimum</u>	<u>Midpoint</u>	<u>Maximum</u>
\$15.61	\$19.51	\$23.41

Date Created: 03/06/2017
Date Revised: 01/10/2019