



POSITION DESCRIPTION

Position: Financial Services Representative/Loan Officer I / II

FLSA Status: Non-Exempt

Position Overview

Under immediate supervision, will serve as a Financial Services Representative under the direction of the Branch Manager. Work assignments are accomplished in accordance with established policies and procedures and problems encountered are directed to immediate supervisor. Accuracy of duties is checked daily by supervisor through control procedures for balancing cash with receipt, disbursement documents and various audit controls.

Essential duties and responsibilities:

- Must present professionalism and a high level of respect in all job duties. Must have a courteous and friendly attitude with members, supervisors, and co-workers is required.
- Position will serve to assist and support FSR staff and may serve as back-up to the existing Branch Manager for financial and member services matters.
- Demonstrated success and sound judgement with HCU principles, support and analytical skills are required.
- Completes all data forms and enters indicative information into computer system for opening member accounts and taking loan requests.
- Required to receive members in person and over the telephone for loan applications, balances, transfers, researching accounts and consultation as needed. Responsible for changing, adding, and deleting names on accounts and for completing all applicable forms.
- Presents loan application for approval either thru the lending matrix system or by making credit decisions within existing loan policy manual. Issues loan upon approval of the application and completion of necessary loan documents and supporting information.
- Requires understanding of the teller and front office cash services environment. Must be able to serve as Head Teller and maintain accurate and appropriate vault cash/traveler check inventory records. Must be familiar with Teller Operations Policy Statement and Cash and Currency Operations Policy Statement.
- Must be able to check processing decisions and approve, hold or deny checks for teller operations. Must be familiar with and be able to apply Check Cashing Policy Statement.
- May be required to have a cash drawer and perform teller duties when necessary. May be required to perform maintenance on VISA and ATM accounts. Must have an understanding of the plastic card operating environment for proper member service.
- Assist in issuing TDI forms, taking stop payment orders, and wire transfers. Controls entry to safety deposit boxes. Responsible for sign-up on direct deposit and ACH entries. Performs maintenance on closed accounts on a daily basis.
- Must be able to appropriately communicate, process and resolve member problems and complaints in a timely manner.
- Ensures that the Branch image is favorable, reflecting a sound and secure financial institution that employs prudent housekeeping procedures, safety measures, and provides a pleasant



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atmosphere for members, including privacy, confidentiality, and ease of use.

- May be required to travel to other branch offices, as needed.
- Other duties as assigned by direct manager or senior level staff, as determined by fluctuating business needs.

Competencies:

- Ability to read and interpret documents such as safety rules and procedure manuals. Ability to write routine reports and correspondence.
- Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages, area, circumference, and volume. Ability to apply concepts of basic algebra and geometry.
- Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form. Ability to deal with problems involving several concrete variables in standardized situations.

Work Environment:

Required to sit, stand, walk, stoop, kneel, crouch, or crawl. Ability to use hands and fingers, handle, or feel objects, tools, or controls, reach with hands and arms. The noise level in the work environment is usually moderate.

May be required to lift and/or move up to 50 pounds occasionally. Specific vision abilities required include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Minimum Requirements:

FSR I

- Associate's degree or equivalent from two-year college or technical school
- Minimum 1 – 3+ years related experience, or equivalent combination of education & experience required

FSR II

- Associate's degree or equivalent from two-year college or technical school
- 3 – 5+ years related experience, or equivalent combination of education & experience required