POSITION DESCRIPTION

Title	**Member Service Representative**
Reports to	Member Service Supervisor
Created	June 2019
Job Level	2

BASIC PURPOSE

The Member Service Representative plays an integral role in Diamond North Credit Union's business operations. As the first touch point for most members visiting our service locations in person or by phone, a Member Service Representative meets and greets our members while providing a variety of cash and non-cash services. A Member Service Representative is adept at problem solving, trouble shooting, and resolving member inquiries efficiently. This role is ideally suited to individuals who are patient, empathetic, and passionately communicative.

MAJOR RESPONSIBILITIES

Leadership

- Build and enhance the sales and service culture within the Credit Union by working closely with staff and management to identify needs and develop solutions for member needs;
- Promote the Credit Union's strategy (vision and mission) in all dealings, building a consistent, recognizable and positive differentiation for the Credit Union in our communities and among our peers;
- Establish and enhance the Credit Union's profile in the external community by participating in branch, business and community activities and creating opportunities to build business;
- Lead with a positive attitude and a desire for development of self and all members of DNCU.

Sales and Service

- Contribute to the achievement of sales targets, revenue and wallet share growth, and sales and service objectives through the provision of a variety of front line cash and non-cash services to members and non-members by applying ethical sales and service principles, practices, and techniques;
- Process member requests such as new member account opening and closures, sale of RRSP's and term deposits, and cheque orders;
- Generate referrals to internal and external partners using effective questions and conversations;
- Take ownership of sales and service satisfaction by acting as a member advocate in resolving problems/issues tactfully and effectively in accordance with policy;
- Assess, identify, and develop solutions for member and non-member needs to promote satisfaction and lifelong members.

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Member Service Support

- Support the delivery of timely, efficient, and effective member services to all members of DNCU;
- Process member transactions such as deposits, withdrawals, loan and teller bill payments; money orders, calculation of foreign and domestic exchange, cheque cashing;
- Assist members in ordering cheques, using electronic media, initiating electronic funds transfers and using automated cash machines;
- Balance cash, outgoing cheques, and bill payments within established time frames;
- Process member requests for opening and closing accounts;
- Process member requests such as on-line banking, select and registered product sales / withdrawals;
- Reconcile reports and accounts as required;
- Actively participate in department and credit union meetings;
- Train and support other Credit Union team members, as required;
- Provide relief for other positions and other branches located throughout the Credit Union's trading area, as required.

Regulatory Requirements

- Ensure that the Credit Union is in compliance with regulatory and in house standards as well as industry best practices, within the scope of the position;
- Inform the supervisor of any members interactions or major issues and developments that may affect the credit union;
- Ensure Anti-Money Laundering and Anti-Terrorist Financing obligations are thoroughly understood and fulfilled as required;
- Ensure privacy & Market Code (Code of Conduct) obligations are thoroughly understood and fulfilled, as required.

QUALIFICATIONS & COMPETENCIES

- A minimum grade 12 diploma or General Education Diploma (GED) is required;
- Basic Microsoft Office Skills in Outlook, Word, and Excel are required;
- Passion for co-operative values and for involvement with the local community;
- Exceptional interpersonal skills and demonstrated ability to build strong and respectful relationships with all parties including staff, peers, community, as well as current and potential business partners;
- Strong analytical skills providing the ability to visualize, articulate, conceptualize and solve both complex and uncomplicated problems by making decisions given the available information;
- Requires a strong willingness to learn and develop the position;
- Exceptional verbal and written communication skills and ability to act as an effective spokesperson and ambassador for the Credit Union.

Position Specific Core Competencies	*Member Service Representative*
Communication	To demonstrate comfort and skill in adapting communication styles to fit the needs of the audience within diverse situations, with the goal that the intended message will be fully understood and well received.
Judgment & Decision Making	The ability to quickly assimilate and assess information, followed by the application of sound logic and reasoning in the determination of a decision.
Member Service	The ability to develop and maintain sincere relationships with our members that facilitate a full understanding (360-degree view) of their current financial situation, with a continuous eye to their future goals.
Products & Sales	To maintain a high level of understanding of all products & services offered by Diamond North Credit Union with the goal to be able to offer the perfect solution at the perfect time for our members. To be able to explain the options available in a way that builds quality relationships and provides full understanding to our members, so that they will feel confidence in the decisions they have made and ultimately in Diamond North.
Attention to Detail & Accuracy	The ability to provide & maintain consistently accurate results, through precise initial input of data through to the verification and correction of all errors.
Computer Skills	The knowledge and ability to successfully use computers, as well as related programs, applications & technology efficiently.