

# SUN EAST FEDERAL CREDIT UNION

## POSITION DESCRIPTION

POSITION TITLE: Full Service Representative I  
DEPARTMENT: Branch  
REPORTS TO: Branch Manager

### POSITION PURPOSE

Responsible for efficiently meeting the members' needs and demands in both the savings products area and the loan products area in a pleasant and positive manner.

- members credit report
- Pre-approve additional loans and credit union products to help members plan for and achieve a successful financial future
- Involve members in the financial decision making process

### JOB SPECIFIC DUTIES

- Opens new accounts and follows-up with any necessary paperwork; explains charges, minimum balance requirements, funds availability, MAC hold policies, etc.
- Interviews members, completes loan applications and disburses loan proceeds
- Cross-sells members on all credit union products and services and refers members to Sun East Financial Services when appropriate
- Explains the credit union electronic services such as SUNNY, Home Banking, Billpayer, and the Web services
- Answers members' questions and solves members' problems involving both savings and loan accounts and products
- Interacts with the MasterCard area to resolve member problems
- Processes MAC applications and reissues MAC cards
- Explains current promotions of both deposit and loan products; calculates loan payments and certificate interest
- Meets initially with members to complete affidavits and coordinates information about fraudulent and questionable activities
- Handles IRA transactions and questions
- Completes payroll deduction forms and assists members with payroll problems
- Places Stop Payments on share drafts, ACH withdrawals, and bank checks
- Processes death claims, including loans to be paid by life insurance, and filing inheritance tax forms
- Processes check orders
- Handles wire transfers and check encoding errors
- Processes address changes

- Closes accounts
- Responsible for processing all incoming departmental mail
- Demonstrates the use of Super Term, Quick Cash Dispenser, Quick Deposit, and MAC, as required
- Participates in new member group presentations, sign-ups, and mergers
- Responsible for assisting with the weekly supply order
- Settles MAC and encodes checks as required
- Performs the duties of a Teller when required
- Other duties as assigned

### SKILLS AND/OR QUALIFICATIONS

Good public relations skills; basic typing and math skills; good reasoning and problem solving skills; self-starter; ability to communicate effectively; PC familiarity; familiarity with lending policies.