



Position Title: Member Service Representative Lead

Location: San Jose, CA

The Member Service Representative Lead for SHFCU (MSR II/L) will report to the MS Supervisor, Assistant Branch Manager or Branch Manager or other designee and will support other MSRs in the absence of a manager, to ensure efficient branch operations during business hours. The MSR II/L provide guidance to others MSRs in promoting and services including opening and/or servicing individual Credit Union deposit products including IRAs, certificates, and money market accounts delivering the highest level customer service, processing member transactions, resolving member account issues, balancing daily settlements, and meeting member needs. The MSR II/L is responsible for accurate and efficient processing of member transactions, promoting products and services, making modifications to accounts, adding account services, opening new accounts, and performing those functions according to the policies and guidelines of the credit union in a friendly, helpful manner.

PRINCIPLE DUTIES AND RESPONSIBILITIES:

MEMBER SERVICING

- Initiate and lead conversations to identify and assess member needs.
- Maintain and enhance member account relationships by providing excellent memberservice.
- Process share deposit payments, loan payments, manual payrolls, and account transfers.
- Disburse cash and check withdrawals.
- May assist members in opening and/or servicing individual Credit Union deposit products including IRAs, certificates, and money market accounts.
- Complete member transactions accurately and timely within prescribed limits and guidelines, or seek approval for exceptions.
- Open new membership accounts and assess for accuracy and compliance
- Research and address member inquiries about credit union services and accounts.
- Perform account maintenance as authorized.
- Promote credit union products and services.
- Maintain base knowledge of consumer and mortgage loans in order to effectively refer loan products to the consumer and mortgage loan departments. Perform outbound calls to members as needed.
- Achieve individual and branch growth goals.
- Identify solutions in support of member needs.
- Observe all security/internal controls, and be proactive in protecting the credit union by identifying fraudulent or forged documentation and/or activity.

CASH HANDLING AND BALANCING

- Open, close and balance their own cash drawer daily.
- Maintain drawer cash levels within prescribed amounts.
- Post and Log night, ATM and mail deposits. (Part of dual-control team.)
- Adhere to general regulatory procedures including requirements of the Bank Secrecy Act and Anti

Money Laundering rules

- Accurate balancing within established time frames.
- Handle Vault Teller responsibilities.
- Give approval for overrides on transactions based on authorization limits.
- Balance ATM per procedures (Part of dual control team).
- Perform end of day process (e.g. branch balancing, check process, gathering end of day reports).

OTHER

- Support branch operations in the absence of the supervisor, as needed.
- Open and close branch as needed.
- Assist with lending tasks under the direction of the Consumer Loan Officer, Assistant Branch Manager and/or Branch Manager, as needed.
- Participate in branch business development and outreach activities.
- Assist with branch self-assessments as may be assigned.
- May respond to electronic requests submitted by members and/or perform outbound calls to members in a professional prompt, efficient and accurate manner.
- May be called up to assist with translational needs when necessary.
- Perform other duties and projects as assigned.

MINIMUM QUALIFICATIONS AND REQUIREMENTS

- High School graduate or equivalent.
- 2 years' MSR or equivalent experience required.
- Prior cash handling and customer service experience.
- Preference for working in organizations that place priority on teamwork and collaboration
- Strong commitment to our mission – creating economic opportunity for traditionally underserved communities.
- Ability to demonstrate Self-Help's Core Values:
 - o Mission Before Self
 - o Service With Excellence
 - o Embracing & Promoting Change
 - o Results Not Credit
 - o Diversity as a Strength
 - o Financial Sustainability for Mission Impact
- Ability to maintain a proficient level of knowledge and ability to open and service IRAs, certificates, money market and other credit union deposit products.
- Excellent customer service skills.
- Demonstrated ability to communicate effectively – both verbally and in writing.
- Ability to work flexible work hours including evenings and weekends.
- May be required to travel to cover other Branches.
- Working knowledge of computer software systems – New Solutions and Microsoft Office (Excel, Word, and Outlook) and ability to be trained and efficiently operate credit union systems and proprietary software.
- Keen attention to detail, ability to effectively organize and prioritize work.
- Analytical and problem solving skills.
- Ability to use keyboard and data entry skills
- English/Spanish may be required

PHYSICAL REQUIREMENTS/WORK ENVIRONMENT

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Close vision is required.
- Employee is regularly required to: sit; talk and hear; use hands to finger, handle or feel; and reach with hands and arms.
- Employee is frequently required to type and use a keyboard.
- The employee must occasionally lift and/or move up to 20 to 40 pounds.

This position description is intended to describe the duties most frequently performed by an individual in this position. It is not intended to be a complete list of assigned duties but to describe a position level. Furthermore, the essential functions are listed above and reasonable accommodations will be made to meet the requirements of the American with Disabilities Act.

About Self-Help Federal:

Self-Help Federal Credit Union was chartered in 2008 to build a network of branches that serve working families and underserved communities. With 17 branches in California, 9 branches in Illinois, 2 branches in Florida, and 1 branch in Wisconsin, approximately \$1 billion in assets, and serving more than 77,000 members, Self-Help Federal is one of the fastest-growing low-income designated credit unions in the country. It is part of the national Self-Help family of non-profit organizations whose collective mission is to create and protect ownership and economic opportunity for all. For 38 years, the Center for Community Self-Help and its affiliates have provided \$7.9 billion in financing to help over 146,000 low-wealth borrowers buy homes, start and build businesses, and strengthen community resources. For more information, go to www.self-helpfcu.org and www.self-help.org.

We are an equal opportunity employer:

SHFCU is committed to providing equal employment opportunities to all persons regardless of race, color, class, age, religion (and lack thereof), disability that can reasonably be accommodated, marital status (including domestic partner status), ancestry, nationality, national origin, family status, sex (including pregnancy, childbirth, and related medical conditions), other medical condition (physical or mental), AIDS/HIV status, genetic information, sexual identity, gender identification (including transgender status), sexual orientation, and veteran status.

Compensation: Competitive nonprofit salary, based on experience, plus a generous benefits package that includes health, dental, life insurance, flexible spending plan, retirement plan, and paid parental leave.

Please apply to our Human Resources Department:

Interested individuals please send a resume and cover letter to cahiringmanager@self-helpfcu.org and reference this job, "Member Service Representative Lead, San Jose" in the subject line of your message.

The Self-Help Federal Credit Union is an Equal Opportunity Employer