

Job Function:

The **Member Service Representative (MSR)** is the primary contact with the Credit Union members and responsible for the daily transactions of the Credit Union. Assists members with opening or closing accounts, deposit and withdrawal transactions, term certificates, and loan applications.

Essential Functions

- Daily processing and reconciling member transactions including deposits, withdrawals, transfers, and account verification. Resolves any discrepancies or issues.
- Opening and closing share accounts as well as term share certificates. Answers member questions regarding these services or issues surrounding these products.
- Assisting member with completing loan applications. Interviews member for additional information required to complete the loan underwriting or approval process.
- Processing loan applications, running credit reports, and doing preliminary debt-to-income ratios.
- Receiving and posting deposits into share accounts and payments for loans.
- Monitor and track delinquencies including contacting member regarding the delinquency via mail or phone per polices.
- Performs month-end, quarter-end, and year-end processes, including but not limited to bank reconciliation, journal entries, posting of dividends, and financial statements.
- Documenting interactions with customers regarding any required information or issues for audit purposes.
- Provides primary or backup duty on multiple functions including ACH, accounts payable, and audits.
- Informs the Credit Union Manager on any issues regarding the operations of the credit union.
- Follows all policies and procedures as well as suggests process improvements as applicable.

Additional Responsibilities

1. Coordinates the annual audit and prepares related audit reports.
2. MSR should have exceptional customer service skills, dependable with excellent oral and written communication skills, an attention to detail, accuracy, and strong problem-solving skills.
3. MSR must be able to multi-task and prioritize duties and still provide both exceptional customer service and attention to detail.

Responsibility Level

- Processing month-end, quarter-end and/or year-end credit union entries, processing and posting of dividends as well as expenses for the period. Compiles the financials for the board with review and approval by Manager.
- The Member Service Representative (MSR) requires a positive and outgoing professional demeanor.

Educational Requirements

Requires a minimum of one year of general bookkeeping experience or accounting education. Preference will be given for applicants with experience performing transactions in a financial institution.

Supervisor Responsibility

No supervisory responsibilities.

Physical Demands

Office environment requires significant periods of standing or sitting.

Mental/Visual Demands

Ability to read, write and understand English well. Ability to compose and edit correspondence. Requires concentration, analytical problem-solving skills, using advanced mathematical functions, independent judgment, discretion, confidentiality, initiative and extensive knowledge of company policies and routines. Must have experience with Microsoft Office suite, and accounting software.

Contacts

Daily contacts by phone and email with members of the Credit Union.

Location/Working Conditions

Office environment.

License Requirements

Must possess a current, valid Nebraska driver's license.