

Community Resource Credit Union
Structured Compensation - Job Description
Personal Financial Officer I

Data Year: 2018

Prepared On: 06/27/2018

Department:	Retail Delivery	Grade:	7
Reports To:	Branch Manager	Classification:	Non-Exempt
Supervises Direct:	0	Supervises Indirect:	0
Approved By:	SVP, COO	Effective Date:	01/01/2010
		Revised Date:	02/12/2018

Role:

Offers and delivers an exceptional level of member service and actively sells the Credit Union's products and services to ensure predetermined organizational and individual goals are met. Works as a team member in completing department goals. Adheres to policies and procedures and Federal and State laws and regulations.

Essential Functions & Responsibilities:

- E 50% Assesses members needs and recommends appropriate deposit, loan, investment, insurance, electronic or other products and services of the Credit Union. Opens new accounts, which includes savings, checking, money market, certificate of deposits and IRAs, and all account maintenance. Identifies and acts on product and sales opportunities consistent with established sales standards/objectives.
- E 15% Conducts orientation interviews on credit union services and programs with each new credit union member. Follows-up on all sales leads and member referrals.
- E 10% Responds and resolves all sales and service related issues in a timely manner.
- E 10% Performs bookkeeping duties, which includes, ordering copies of checks, placing stop payments, order member checks, account reconciliation, and notary work. Accurately issues and re-pins ATM and Mastercard Debit Cards.
- E 5% Stays abreast of all credit union products and services.
- E 5% Represents the Credit Union in the community and actively solicit new members. Responsible for staying abreast of other local financial institutions products and services.
- N 5% Performs all other duties as assigned.

Performance Measurements:

1. Provides accurate, courteous, friendly, timely and professional service to all members.
2. Assists members in a prompt manner.
3. Expands member's relationships by determining member's needs for other products and services/cross sell as appropriate to meet credit union and individual goals.
4. Responds to all telephone messages and correspondence within one business day.
5. Answers telephone within three rings.
6. Produces loan documents, reports, and new accounts in a timely fashion, with zero errors.
7. Processes member transactions with zero errors.

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8. Maintains a professional work environment and professional appearance.
9. Cross sells credit union products and services.
10. Demonstrates an understanding of, and follow the requirements of all regulation compliance, including but not limited to those of Bank Secrecy Act (BSA), Anti-Money Laundering (AML), Office of Foreign Assets Control (OFAC), Customer Identification Program (CIP) and Member Due Diligence (MDD) as it specifically relates to their job functions. Employee shall be trained annually in BSA/AML compliance.

Knowledge and Skills:

Experience	Three years to five years of similar or related experience.
Education	A high school education or GED.
Interpersonal Skills	Courtesy, tact, and diplomacy, and confidentiality are essential elements of the job. Work involves personal contact with others inside and/or outside the organization, generally regarding routine matters for purposes of giving or obtaining information which may require some discussion.
Other Skills	Proficient in computer skills and 10-key.
Physical Requirements	While performing the duties of this job, the employee is regularly required to use hands or fingers, handle or feel; reach with hands and arms; talk and hear. The employee frequently is required to stand, walk, and sit. Specific vision abilities required of this job include close vision and ability to adjust focus.
Work Environment	Work is performed indoors with some potential for exposure to safety and health hazards related to electronics work. May require periodic travel. There is exposure to potential hazardous conditions such as robbery. Employees are to receive detailed instructions and procedures to follow in order to minimize risk.

In accordance with the American with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.

Job descriptions are not intended and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.

This Job Description is not a complete statement of all duties and responsibilities comprising the position.

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Printed Employee Name

Date

Employee Signature