



## Job Description

Position Title:	MSR
Supervises:	N/A
Job status:	Non-exempt (PART TIME)
Reports to:	Lead MSR

## General Responsibilities

Responsible for providing a variety of paying and receiving functions, including processing deposits, withdrawals, loan payments, money orders, teller's checks and cash advances for BCU members. Services credit union products such as safe deposit boxes, travel cards, gift cards, debit cards, credit cards and e-services. Cross-sells loan and checking products to meet monthly Referral goals. Provides information about all share account types and share draft accounts. Balances each day's transactions and verifies cash totals. Performs specific assigned side jobs, including various clerical functions and assists other tellers with duties as required. Serves members promptly and professionally.

## Essential Duties and Responsibilities

- Represents the credit union in a courteous and professional manner.
- Maintains privacy of member transactions.
- Processes cash advances, travel and gift cards, teller's checks and money orders.
- Disburses cash/check share withdrawals.
- Opens/closes computer terminal daily.
- Accounts for assigned cash and all transactions and balances the terminal.
- Completes end of day balancing and documents any variances or excess cash on appropriate logs.
- Investigates out of balance conditions.
- Receives and directs members and telephone calls.
- Performs remote deposit of checks.

- Conducts transactions in accordance with Anti-money laundering/Bank Secrecy Act/Patriot Act requirements.
- Promotes and explains other credit union services such as consumer and mortgage loans, share accounts, share draft accounts, credit cards, check cards, travel and gift cards, safe deposit boxes and e-services.
- Maintains confidentiality in performing assignments relative to any information received directly or indirectly. Ensure that all information and transactions regarding credit union members are kept confidential.
- Demonstrates compliance with all State and Federal credit union regulations, including the Bank Secrecy Act.
- Conducts one's self and dresses in a manner that will enhance the credit union's image instill confidence and trust by the membership and public.
- Shall be a member of this Credit Union and will be a member in good standing. Delinquency of any amount owing this credit union could be cause for immediate dismissal.
- Strives to be involved in community activities.
- Maintains and projects credit union quality image.
- Performs other miscellaneous functions relating to the member services department.

### **Professionalism/Attitude**

- Believes in own capabilities and knowledge to affect positive outcomes and even succeed where others may not and demonstrates that attitude in performing day-to-day activities.
- Ability to communicate professionally through a variety of channels including in person, phone and email.
- Understands that change is necessary to evolve as a person and an organization, and reflects that in the context of daily work, handling change without becoming disengaged.
- Displays an on-going commitment to learning and self-improvement in areas that are job and/or organization relevant.

### **Leadership**

- Embodies the credit unions core values: Cooperation, Leadership, Integrity, Creativity and Dependability.
- Takes initiative to be involved in networking opportunities in the community.
- Generates innovative ideas, and creative solutions to challenging problems and creating what has not yet been actualized.
- Identifying and overseeing all resources, tasks, systems, and people to obtain results.
- Models behavior that builds inter-personal trust and personal integrity within the team.

## **Physical Demands**

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. While performing the duties of this job, the employee is regularly required to sit, stand; use hands to finger, handle, or feel objects; and talk or hear. The employee is frequently required to walk; sit; reach with hands and arms; climb or balance; and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus. Finger dexterity for operating computer keyboard, calculator, telephone, and other equipment used by the Chief Operations Officer. While performing the duties of this job, the employee is regularly required to use hands to finger, handle, or feel objects, tools or controls; reach with hands and arms; talk or hear Lifting and carrying files, documents, etc. Ability to sit for long periods of time as well as traveling to and from different branch locations when required.

## **Work Environment**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee regularly works near moving mechanical parts. The noise level in the work environment is usually moderate.

## **Job Requirements**

- High school education
- Basic understanding of credit union operations
- Prior cash handling experience
- Ability to operate related computer applications (i.e. Windows, Microsoft Office applications)
- Proficient use of: 10-key calculator and keyboard
- Courteous and professional telephone skills
- Good communication, math and typing skills
- Professional appearance, dress and attitude.