UNIVERSITY OF SOUTHERN CALIFORNIA
Credit Union Member Relationship Specialist I
Job Code: 115020

Grade: 00
OT Eligible: Yes
Comp Approval: 10/22/2013

JOB SUMMARY:
Has responsibility for building and fostering profitable financial relationships with credit union members and potential members. Provides outstanding service while promoting and recommending appropriate credit union products and services to meet specific financial needs of each individual member through effective solution based sales efforts. Gathers and analyzes member data at the time of each interaction to offer customized solutions, by using in-depth knowledge of products, services and technologies. Maintains a primary focus on improving overall financial well-being of our member-owners while consistently meeting or exceeding minimum performance and service standards.

JOB ACCOUNTABILITIES:

* Select E (ESSENTIAL), M (MARGINAL) or NA (NON-APPLICABLE) to denote importance of each job function to position.

Develops member relationships by providing high-quality service to each member/non-member in an effort to identify their respective financial needs and assist them with the selection of appropriate products and services.

Supports achievement of department’s sales goals by recommending appropriate products and services.

Responds to member inquiries in-person, over the telephone and via email.

Processes member transactions efficiently, accurately, and in a timely manner including: deposit/withdrawal transactions, loan payments, new accounts and lending applications, and all related documentation.

Maintains control over daily cash withdraw and balance transactions.

Uses credit scoring, sound lending practices and judgment to make lending recommendations or decisions. Explores other lending alternatives with members, as appropriate.

Ensures compliance with all applicable laws, regulatory requirements and procedures related to assigned products and services or the lending process.

Participates in all assigned professional development programs in support of the credit union’s commitment to increases sales, service, quality and teamwork.

Performs other related duties as assigned or requested. The university reserves the right to add or change duties at any time.

EMERGENCY RESPONSE/RECOVERY:
Essential: ☐ No
In the event of an emergency, the employee holding this position is required to "report to duty" in accordance with the university’s Emergency Operations Plan and/or the employee’s department’s emergency response and/or recovery plans. Familiarity with those plans and regular training to implement those plans is required. During or immediately following an emergency, the employee will be notified to assist in the emergency response efforts, and mobilize other staff members if needed.

**JOB QUALIFICATIONS:**

**Minimum Education:**
- High school or equivalent

**Minimum Experience:**
- 1 year

**Minimum Field of Expertise:**
- Previous experience in sales, retail or financial institutions (operating in a sales-driven environment) with proven track record of meeting production/sales goals. Must be familiar with Word, Excel and Outlook. Demonstrated excellent interpersonal skills. Has effective organizational skills. Utilizes effective sales techniques with limited supervision. Able to consistently meet or exceed established performance goals in a financial services environment.

**Preferred Education:**
- Bachelor’s degree

**Preferred Experience:**
- 2 years

**Preferred Field of Expertise:**
- Knowledge of the following regulations:
  - Bank Secrecy Act
  - OFAC
  - US Patriot Act
  - Elder Financial Abuse
  - Regulation CC and funds availability
  - GLB and Member Financial Privacy
  - Regulation E-Electronic Funds Availability Act
  - Truth in Savings
  - NCUSIF

**Skills: Administrative:**
- Answer telephones
- Balance figures
- Communicate with others to gather information
- Compose correspondence
- Compose letters
- Compute totals
- Customer service
- Gather data
- Input data
- Interpersonal skills
Maintain logs
Maintain records
Research information
Schedule appointments
Understand and apply policies and procedures
Understand and enforce regulatory guidelines
Use computerized spreadsheets
Use database and/or word processing software

Skills: Machine/Equipment:

Calculator
Computer network (department or school)
Computer network (university)
Computer peripheral equipment
Fax
Personal computer
Photocopier

Supervises: Level:

May oversee student, temporary and/or resource workers.

Comments:

Must be actively registered as a Mortgage Loan Originator with the Nationwide Mortgage Licensing System (NMLS) displaying unique identification number on USC CU business card, and all required lending documents. Must maintain an active Notary Public commission and bond, issued from the California Secretary of State, and comply with all laws relating to Notary Publics.

SIGNATURES:

Employee: _______________________________ Date: _______________________________

Supervisor: _______________________________ Date: _______________________________

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

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