**CUSA Federal Credit Union**

**Job Description**

**Job Title:** Member Solutions Representative

**Division:** Lafayette

**Department:** Management

**Reports To:** Lending Manager/Director of Operations

**FLSA Status:** Non-Exempt

**Summary:** Member Solutions Representative is responsible for attempting to collect payments on overdue loans in accordance with CUSA’s policies and procedures in a professional and courteous manner by assisting members with inquiries, requests and problems to resolve payment issues. Provide accurate routine transactions consisting of front desk duties.

**Duties and Responsibilities** include the following:

1. Contact members for payments due via phone, email or text
2. Process and complete delinquent notices for all loans, credit cards and overdrafts
3. Track and assign accounts to be sent for collections
4. Track and assign repossession orders of collateral within policy requirements.
5. Assist with the selling of repossessed vehicles in auctions.\*
6. Process and post CUNA disability insurance checks to members accounts. \*
7. Process GAP and bankruptcy claims. \*
8. Ensure adherence to established security procedures and reporting requirement. \*
9. Ensure the safety and security of Credit Union staff, property, and member information according to credit union guidelines. \*

**Front Desk Duties and Responsibilities** include the following:

1. Perform routine transactions such as: deposits, withdraws, loan payments, transfers, and check cashing.\*
2. Assist with the purchase of money orders, official checks, postage stamps and gift cards.\*
3. Process requests for stop payments, debit card disputes, wire transfers and ACH.\*
4. Perform account maintenance, order debit/credit cards, place check orders and open or close accounts.\*
5. Provide members with account information such as: current balance, transaction history, loan pay-offs and statements.\*
6. Present and explain eligibility for membership, types of credit union accounts, various interest rates, locations, office hours and direct extensions.\*
7. Maintain product knowledge to assist members with their financial needs.\*
8. Assist with branch balancing and processing end of day work. \*
9. Staying up-to-date with operational changes and trainings. \*

**Additional Duties and Responsibilities:**

1. Assist Lending Manager as needed

2. Assist Management Team with assigned reports and projects as needed

3. Assist with Business Development including special events offsite, SEG sign-ups

when needed

**Qualifications:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**Language Ability:**

Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.

**Math Ability:**

Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals. Ability to compute rate, ratio, and percent and to draw and interpret bar graphs.

**Reasoning Ability:**

Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.

**Computer Skills:**

To perform this job successfully, an individual should have knowledge of Microsoft Word and Microsoft Spreadsheet.

**Education/Experience:**

High school diploma or general education degree (GED); and two to four years related experience and/or training; or equivalent combination of education and experience.

**Specialized Training:**

* Must have 2-4 years of financial institution experience with Collections
* Must have 2-4 years of supervisory or management experience

**Knowledge, Skills, and Other Abilities:**

* Time Management
* Organization, oral and written communication skills
* Excellent problem resolution, coaching and negotiating skills
* Professionalism
* Ability to maintain confidentiality and exercise discretionary judgement
* Ability to work independently and as a 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 stand, walk, sit, use hands, reach with hands and arms, and talk or hear. The employee must occasionally lift and/or move up to 10 pounds.

**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.

The noise level in the work environment is usually moderate.