

United Bay Community Credit Union

POSITION DESCRIPTION

POSITION TITLE: Sales Center Specialist

DEPARTMENT: Ops

CLASSIFICATION: Non-Exempt

APPROVED BY: Mark Hancock

DATE: March 7, 2017

REPORTING RELATIONSHIPS

POSITION REPORTS TO: Sales Center Manager

POSITIONS SUPERVISED: None

POSITION PURPOSE

The Primary purpose of this position is to assist United Bay CCU to live out its mission.

This is done through the identification of products and solutions to grow and strengthen member relationships and solidify a strong credit union environment. To effectively serve both internal partners and staff with efficient financial data and maintain member confidentiality.

Provide excellent member service to current and prospective members, via phones, email and online services, Promising to answer, follow-up and process their requests accurately, confidently, with a positive and friendly demeanor. Responsible for performing a broad range of member services such as opening and closing accounts, accepting reviewing and processing loan applications, renewing certificate accounts, assisting with account related questions and processing a variety of account maintenance tasks.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

- a. To deliver a service promise in alignment with our Service Standards
 - i. I will provide an immediate and friendly greeting.
 - ii. I will service you with a smile.
 - iii. I will address you by name.
 - iv. I will give you my full attention, quick to listen and slow to speak
 - v. I will make recommendations to improve your financial well-being.
 - vi. I will treat you with courtesy and respect.
 - vii. I will thank you for your business.
 - viii. I will respond to messages before the end of the day.
- b. Presents and explains Credit Union services and products to members and assists in meeting their financial needs and security.
- c. Meet all established sales and service goals.

- d. Answers questions and solves problems for members by collecting data, securing answers and reporting results effectively and efficiently to the inquiring party.
- e. Processes and completes VISA applications.
- f. Evaluates, assembles and verifies loan applications and credit criteria. Computes debt ratios. Verifies employment and income. Determines value of collateral. Approves loans within limits of authority and notifies applicants of loan decisions. Requests additional information if required.
- g. Coordinates and processes closings. Ensures that each loan is promptly and properly prepared, documented, processed, approved, and disbursed.
- h. Attentive to incoming phone calls within the department; answering calls in a friendly and timely manner, not keeping members on hold for excessive periods of time, and forwarding calls only when necessary.
- i. Perform outbound calls in-between incoming calls.
- j. Responsible for New Member Onboarding Follow Up.
- k. Sells ancillary lending products, such as GAP Waivers Debt Protection, etc.
- l. Ensures that lending operations are conducted in accordance with established Credit Union policies & procedures and are legally compliant. Ensures that loan requests are properly documented.
- m. Respond to and process member's inquiries and requests in a timely manner.
- n. Ensures that the Credit Union's quality and professional reputation is projected and maintained.
- o. Open a variety of accounts including savings, checking, and certificates.
- p. Resolves member's requests and questions promptly and courteously, and counsels members regarding money management and financial matters.
- q. Stays informed regarding local and national economic conditions and legal and regulatory changes.
- r. Works to reach organization goals as defined by management that will improve their experience and the credit union as a whole.
- s. Keeps members properly informed of Credit Union loan policies, terms, rates, loan documentation and servicing.
- t. Completes reports and records promptly and accurately. Types loans and all supporting documents as required.
- u. Interviews, takes applications, gathers information, and compiles earnings, financial health and credit history.
- v. Assists and coaches co-workers too actively and professionally cross-sell Credit Union services.
- w. Keeps Management informed of area activities, of any significant problems, and attend regular meetings as required.
- x. Resolves member requests and questions promptly, courteously and professionally.

- y. Maintains regular contact with other departments to obtain and convey information and/or to correct transactions.
- z. Ensures proper maintenance, cleanliness, and security of work area, desks, equipment, etc.
- aa. Consistent and timely attendance is required.

PERFORMANCE MEASUREMENTS

1. Minimum Sales and Referral expectations are met.
2. Credit applications and related financial data are closely and effectively analyzed and evaluated.
3. Lending functions are effectively performed in accordance with established Credit Union policies & procedures and with legal and regulatory requirements.
4. Good business relations exist with members. Programs and services are properly, thoroughly and professionally explained and members' needs accurately assessed. Members' problems are courteously and promptly resolved, and credit union reputation is maintained.
5. Required reports and records are accurate, complete, timely and without errors.
6. Good working relationships exist with co-workers and with management.
7. Internal Service Surveys
8. Member Service Surveys
9. Product Knowledge

QUALIFICATIONS

EDUCATION/CERTIFICATION: High school graduate with required loan training and certification. NMLS# preferred.

REQUIRED KNOWLEDGE: Knowledge of Credit Union loan services, policies, and procedures.
Understanding of related legal and regulatory standards, and required loan documentation.
Knowledge of related computer applications.

EXPERIENCE REQUIRED: 1-2 years of previous lending experience or experience with full-service financial institution with proven sales results. 1-3 years of Call Center or Sales Center related experience.

SKILLS/ABILITIES: Excellent interviewing, communication, and public relations skills.
Professional appearance and attitude. Well organized and attentive to detail
Strong analytical and financial skills.
Ability to operate related computer applications, and basic business equipment.

PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

- TALKING:** Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.
- AVERAGE HEARING:** Able to hear average or normal conversations and receive ordinary information.
- REPETITIVE MOTION:** Movements frequently and regularly required using the wrists, hands, and/or fingers.
- AVERAGE VISUAL ABILITIES:** Average, ordinary visual acuity necessary to prepare or inspect documents or products, or operate machinery.
- PHYSICAL STRENGTH:** Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally. (Almost all office jobs.)
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WORKING CONDITIONS

- NONE:** No hazardous or significantly unpleasant conditions (such as in a typical office).
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MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

- REASONING ABILITY:** Ability to deal with a variety of variables under only limited standardization.
Able to interpret various instructions.
Ability to apply common sense understanding to carry out detailed but uninvolved Instructions and to deal with problems involving few variables.
- MATHEMATICS ABILITY:** Ability to compute interest, interest rates, per diem, monthly payments, ratios, and percentages
Able to perform very simple algebra.
- LANGUAGE ABILITY:** Ability to read a variety of books, magazines, and instruction manuals.
Ability to prepare memos, reports, and essays using proper punctuation, spelling and grammar.
Ability to communicate distinctly with appropriate pauses and emphasis; correct punctuation (or sign equivalent), and variation in word order; using present, perfect, and future tenses.
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Received and read by: _____ (Printed Name)

_____ Signature

_____ Date

Manager _____ (Printed Name)

_____ Signature

_____ Date

INTENT AND FUNCTION OF JOB DESCRIPTIONS

Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well constructed job descriptions are an integral part of any effective compensation system.

All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.

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 as 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.