

# Personal Financial Representative III

Non-Exempt | Hourly (\$15.00 - \$23.00)

## OVERVIEW

The Personal Financial Representative III provides information on Credit Union products and services to members according to all policies, procedures, and Federal and State rules and regulation. The PFR III prepares, assesses, processes, and documents all required forms and related documentation for loan products, cross-promoting all Credit Union products and services.

## DUTIES AND RESPONSIBILITIES

- 20%** Interview loan applicants to ascertain financial needs, analyzing financial position by obtaining and evaluating credit reports and calculating debt-to-income ratios. Forward applications to Consumer Lending for decision, and follow up with underwriters and/or members as needed.
- 20%** Prepare and review all loan documents for completeness and accuracy. Review/explain loan programs and conditions to members before and/or after approval.
- 15%** Process approved loans, including but not limited to communicating approval with member(s), setting up loan payout, and setting a closing appointment with member(s).
- 10%** Assist with training and supervising PFR I and PFR II staff at manager's request. Perform various duties as needed for a PFR I and/or PFR II.
- 10%** Prioritize member service, establishing and maintaining relationships with members to promote the cross-promotion of all Credit Union services.
- 10%** Maintain an updated and comprehensive knowledge of all Credit Union products and services as well as all related policies and procedures and rules and regulations, including robbery procedures. Request and maintain an active MLO#.
- 5%** Receive and process member financial transactions, as needed. Escalate member concerns to management as needed.
- 5%** Assist members with opening accounts, including but not limited to checking, savings, and IRAs and answer questions about products and services.
- 5%** Perform other duties as assigned.

Must comply with all company policies and procedures, applicable laws and regulations, including but not limited to the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.

## EDUCATION AND EXPERIENCE

### Experience

Six months to two years of similar or related experience is preferred.  
Cash handling experience required.

### Education

High school or GED required.

### Skills

Candidates must maintain a significant level of trust and diplomacy to be effective in this position. Individuals must conduct in-depth conversations and explanations with customers and utilize direct and indirect reports. Outside vendors of a sensitive or highly confidential nature are a normal part of the day-to-day experience. In addition, communication can involve motivating, influencing, educating, and advising others on matters of significance.

## ADA REQUIREMENTS

Individuals must bend, sit, and stand to perform primarily sedentary work with limited physical exertion and occasional lifting up to 50 lbs. Must be capable of climbing / descending stairs in an emergency. Must operate standard office equipment, including computer terminals and keyboards, telephones, copiers, facsimiles, and calculators. Must be able to routinely perform work on computer for an average of 6-8 hours per day, when necessary. Must work extended hours or travel off-site whenever required or requested by management. Must be capable of regular, reliable, and timely attendance.

## ACKNOWLEDGEMENT

This job description is not a contract and should not be presumed to guarantee employment. Infuze Credit Union is an Equal Opportunity Employer and does not discriminate against employees or applicants based on race, color, religion, gender, national origin, disability, age, or any other category protected by law.

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EMPLOYEE SIGNATURE

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DATE

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MANAGER SIGNATURE

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DATE