



# Personal Finance Representative II

Non-Exempt | Hourly (\$14.00 - \$18.75)

## OVERVIEW

The Personal Finance Representative II performs a wide range of transactional duties to serve members by receiving or paying out funds with high accuracy. The PFR II also opens member accounts, cross-sells a variety of Credit Union services, and may intake and process member loan applications.

## DUTIES AND RESPONSIBILITIES

- 20%** Receive share drafts/checks and cash for deposit to accounts, verify amounts, examine share drafts/checks for proper endorsement, and accurately enter deposits.
- 20%** Prioritize member service, establishing and maintaining relationships with members to promote the cross-sell of all Credit Union services.
- 20%** Intake and prepare member loan applications and prepare applications. Communicate loan applications to Consumer Lending Underwriters and follow up as needed to determine loan status.
- 10%** 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%** Maintain an updated and comprehensive knowledge on all credit union products and services as well as all related policies and procedures, and rules and regulations, including robbery procedures.
- 10%** Assist members with opening accounts, answering questions about products and services, and resolving member concerns. Escalate member concerns to management as needed.
- 5%** Balance cash drawer at end of the shift and compare totaled amount to computer-generated proof sheet. Research and resolve discrepancies. Report any discrepancies to the supervisor as necessary. May help other tellers research and resolve discrepancies.
- 5%** Perform various duties as assigned for a Personal Financial Representative I.

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 similar or related experience, including time spent in preparatory positions.

### 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 25 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

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DATE

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AUTHORIZED REPRESENTATIVE

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DATE