



PO Box 196 Kyle, SD 57752 | tel (605)455-1515 | fax (605)455-1514

Job Description

Position:

Member Service Representative/Teller

Position Purpose:

Responsible for providing a variety of paying and receiving functions for members in person, via phone, and through the mail, including processing deposits, withdrawals, loan payments, cashiers' checks, money orders, and cash advances. Balances each day's transactions and verifies cash totals. Performs a broad variety of member services functions such as opening and closing accounts, renewing certificates, and assisting members with bookkeeping and checking account problems. Answers members' questions regarding Lakota Federal Credit Union services provided and performs a variety of account maintenance duties. Performs specific assigned side-jobs including various clerical and receptionist functions, and assists other Member Service Representatives with duties as required. Serves members promptly and professionally.

Essential Functions & Basic Duties:

- Represents the Credit Union in a courteous and professional manner.
- Receives share deposits and loan payments
- Processes money from members share accounts to prepaid visa, cashier's checks, money orders, and bank-to-bank wires, Golden West & LaCreek payments.
- Disburses cash or check share withdrawals
- Processes transfers
- Verifies transactions. Monitors deposit amounts and examines documents for endorsement and negotiability. Detects and resolves discrepancies promptly.
- Presents and explains Credit Union services and products to members and assists in meeting their financial needs. Opens and closes accounts.
- Answers questions and solves problems for members by listening to problems, collecting data, compiling potential solutions, and reporting results to inquiry party. Resolves member bookkeeping and checking account problems. Takes stop payment orders.
- Receives and directs members and telephone calls. Responds to inquiries and questions if possible or directs them as necessary. Records and relays messages.
- Performs file maintenance and account changes as needed.
- Keeps members informed of Credit Union services and policies, including types of available accounts, interest and dividend rates, payroll deduction options, and other related services.
- Maintains and projects and Credit Union's professional reputation. Maintains privacy of member account information.
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- Assumes responsibility for establishing and maintaining effective coordination and working relationships with area personnel and with management.
- Assists area personnel as required
- Keeps supervisor informed of area activities and of any significant problems or concerns.
- Completes required reports and records accurately and promptly.
- Attends meetings as required.

Qualifications

Education/Certification: High School Graduate or equivalent

Required Knowledge: Knowledge of Teller and Member Service Representative Operations and procedures. Basic understanding of Credit Union operations.

Experience Required: Abilities generally acquired on the job in 12 months.

Skills/Abilities:

- Good communication skills
- Professional appearance, dress, and attitude
- Good math skills
- Ability to operate related computer applications and other business equipment including adding machine, typewriter, copy machine, coin and money counting machines, and telephone
- Good typing skills

Working Conditions

No hazardous or significantly unpleasant condition