LAKOTA
FEDERAL CREDIT UNION

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

Job Description

Position: Member Service Representative/Loan Officer

MSR 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 questions. Answers members' questions regarding Lakota Federal Credit Union services 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.

MSR 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. Assists with member bookkeeping and checking account questions . 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.
- Assists potential members by verifying eligibility for membership and establishing savings and/or checking accounts with the credit union, adhering to all policies and procedures of Truth-In-Savings, Funds Availability, REG E, and the Bank Secrecy Act.
- Cross-selling various services available through the credit union, and encouraging the use of as many services as possible.
- Complete members transactions such as account inquiries, member to member transfers, transfers from savings accounts to pre-paid debit cards, as well as all other non-cash transactions.
- Open new member accounts. Responsible for knowing and practicing all required NCUA disclosures for new accounts and teller transactions.
- Answering the phone and direct to appropriate staff or assist directly.
- Assist members with account changes and maintenance, including name changes, address changes, adding/removing joint members, account number changes, security messages, account holds, telephone withdrawals, Direct Deposit, payroll allotment, automatic payments, share draft orders, ATM, balancing checkbooks.

Loan Officer

Open new accounts and maintains existing accounts for credit union membership. Accepts loan requests, approves loans within guidelines and policies, prepares loan documentation paperwork and closes loans with members.

Loan Officer/Underwriting Responsibilities

- Know, follow and implement Lakota Federal Credit Union Lending and related policies.
- Will understand loan applications and the loan application process and procedures
- Interview Loan Applicant & Review Loan Application to insure completeness and follow up with applicant for missing documentation
- Conduct all due diligence in reviewing applicants supporting documentation.
- Prepare Underwriters Worksheet and approve or deny loan based on lending authority.

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- Communicate effectively with Loan Committee as they consider loan requests with exceptions.
- Prepare, processes and review all loan documents. Explain carefully to applicant and provide opportunity for questions and explanations before loan closing.
- Create loan file with all required credit documentation.
- Maintain loan files for completeness and correctness of documents.
- With the Title/Insurance Member Service rep oversee all lien filing on titles is complete, insurance documents are in file and/or CPI is in place.
- Know and implement Lakota Federal Credit Union's Lending, Collections, and Charge Off Policies.
- Prepare Underwriters Worksheet according to loan policy and loan closing procedures
- Submit UW's worksheet to Branch Manager for review and/or approval or denial.
- Work with all payroll offices to ensure automatic payments are set up for borrowers in a timely manner, at the time of loan approval and as garnishments are awarded for repayment.
- Obtain Lay Advocate License with Oglala Sioux Tribal Court in order to represent Lakota Federal Credit Union in all Court Hearings and Proceedings.
- Insure member understands all pertinent lending policies.
- Provide financial counseling to include educating members on checkbook etiquette.
- Prepares processes and disburses all loan documents.
- Maintain proper record keeping of related credit documentation.
- Follow-up on loans as to the completeness and correctness of documents, lien filing on titles and all necessary documentation in file.
- Help members with car value quotes.
- Maintain a Loan Officer Report File.
- Remain knowledgeable of all relevant regulations.

Rolling Rez:

- Know and implement Rolling Rez Unit policies and procedures.
- Be able to drive/teller the Rolling Rez Arts bus when needed

Loan Officer Secondary Duties/Responsibilities (Cross-Training & Teamwork: Communication, Cooperation, and Coordinating Activities)

- Spirit of volunteerism.
- Participate in cross training activities.

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- Answer phones and correspondence from members in a timely manner.
- Participate in all departmental and staff meetings and training.
- Assist marketing in any promotional activities.
- Perform additional duties as designated by management.
- Gather as much information as possible from members who are discharging, retiring.
- Update policy and procedure manual as
- Recommend in regards to operational improvements.
- Requesting supplies as needed for loan department.
- Faxing in stop pays, photocopies requests and recalled items.
- Filing as needed.
- Read and update Personnel Policies

Personal Characteristics Requirements

- Quality of work
- Quantity or work
- Dependability
- Ability to accept criticism
- Customer relations
- Self confidence
- Adaptability
- Judgment and insight
- Maintenance of area and equipment
- Honesty
- Creativity
- Ability to communicate clearly and concisely

Additional Information: Basic Skills, Knowledge, and Endurance Needed For Job

- Use of adding machine, and related office equipment. Position requires accuracy, friendliness, courtesy, pleasing personality, assertiveness, and attention to personal appearance.
- Know all function of the credit union to advice members of all services that are available to them.
- All aspects of on/off line computer system related to position.
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- Read and comprehend information from a variety of sources to include the Personnel Policies.
- Aware of surroundings.
- Ability to interpret credit union policy and follow that policy.
- Ability to physically endure extended periods of time standing, sitting and bending down and lifting of coin bags.
- Good vision.

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. Basic knowledge of Lending.

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