

**CAL STATE L.A. FEDERAL CREDIT UNION  
POSITION DESCRIPTION AND SPECIFICATIONS**

POSITION:	<b>MSR</b>	EFFECTIVE DATE:	<b>03-2022</b>
REPORTS TO:	<b>MSR Supervisor</b>	FLSA STATUS:	<b>Non-Exempt</b>

**SUMMARY**

Provides quality service to Credit Union members on the phone and in person. Performs transactions relative to deposit accounts, loans, and other accounts and services. Performs a wide variety of skilled clerical and administrative duties related to member accounts. Provides a high level of personal service to members designed to retain and increase business.

**ESSENTIAL DUTIES AND RESPONSIBILITIES**

- Ensures members receive excellent service.
- Greets all members and utilizes computer software to process transactions accurately; processes telephone transactions and mail transactions.
- Performs balancing and posting duties, including but not limited to:
  - Negotiable items, cash, checks, check withdrawals, loan payments and money orders;
  - Balances all online computer work;
  - Balances and submits daily work and immediately reports out-of-balance conditions;
  - Balances ATM deposits;
  - Balances teller drawer.
  - Opens new memberships, IRA's, Trust and Business Accounts
- Ensures adherence to Credit Union security policies, procedures and guidelines related to:
  - Key control;
  - Large cash transactions and IRA transactions on correct forms;
  - Proper identification from members;
  - Password confidentiality;
  - Cash limits;
  - Information security.
- Maintains current and accurate knowledge of all Credit Union products and services; recognizes opportunities when interacting with members and suggests new products/services and/or refers to more knowledgeable employee/department for follow-up.
- Maintains a well-stocked and orderly work area.
- Processes new memberships and additional share accounts; processes certificates, account administration transactions, IRAs, and consumer loan applications; Counsels members in person or by telephone regarding Credit Union policies. Verifies member information. Completes member requests within appropriate time limits; processes debit card requests.
- Processes and funds Early Payday Loans.
- Performs advanced account administration activities including trust accounts, death claims and organization/business account transactions.
- Develops relationships with members by matching individual needs with the appropriate products; Expected to meet goals if defined by the organization or department.
- Utilizes computer software to accurately enter and process a wide variety of account transactions; performs advanced research and corrects error on member accounts.
- Gathers and prepares reports as scheduled or assigned. Handles member correspondence by mail, email, secure messages or other communication channels.
- Other duties as assigned.

## **PROFESSIONAL POSITION REQUIREMENTS**

This position requires the incumbent to:

- Project a positive and professional behavior and image with credit union members, staff, management and board.
- Develop sales skills necessary to successfully cross-sell credit union products and services.
- Serves external and internal members with a sense of urgency.
- Keep all credit union and member information confidential.
- Establish and maintain effective business relationships with staff in other departments.
- Maintain a professional appearance.
- Maintain a working knowledge of policies and procedures necessary to effectively perform job duties.

## **ENVIRONMENT/PHYSICAL ACTIVITY**

The environment for this position is an open office and is mostly clean and comfortable. It may include some minor annoyances such as noise, odors, drafts, etc. The incumbent is in a non-confined, office-type setting in which he/she is free to move about at will. Physical activity may include sitting, standing, driving, walking, carrying/lifting up to 30 lbs, listening, speaking and writing. Occasional travel may be required for seminars and meetings and to support business development activities.

## **MENTAL DEMANDS**

The incumbent in this position must be able to accommodate the following demands:

Constant distractions, interruptions;  
Long periods of constant contact with others where no privacy is possible.

## **EQUIPMENT OPERATION**

The incumbent of this job typically spends time operating equipment as follows:

Telephone and ancillary equipment;  
Adding machine, calculator and/or other numeric keyboard equipment;  
Standard computer with video display screen, keyboard and mouse;  
Multi-function or single function printers, copiers, fax machines;  
Interactive data entry equipment such as on-line terminal, ATM, CRT, machine for debit card embossing.

## **POSITION REQUIREMENTS**

**These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this job. Individual abilities may result in some deviation from these guidelines.**

To perform effectively in this position, the incumbent must have:

- Working knowledge of credit union operations and account administration including member services, teller activities, new accounts activities, vault, ATM operation, and security;
- Willingness and ability to perform all duties of a loan interviewer including but not limited to taking consumer loan applications and funding consumer loans;
- Effective communication/member service skills;
- Online, data processing experience;
- Teller experience;
- Typing and 10-key skills;
- Notary Public Commission (or willingness to obtain).

The incumbent must be able to perform this job safely, without endangering the health or safety of him/herself or others.