



Building Trades Credit Union

12080 73rd Avenue N., Maple Grove MN 55369

Building Trades Credit Union was founded in 1957 and serves nearly 17,000 members with a full range of loans (including mortgages), checking and savings accounts, credit cards, and online and mobile banking services. We have \$130 million in assets and operate three offices (Maple Grove, Shoreview, and Bloomington). Our membership is composed of union workers in the building, construction, and finishing trades, primarily in Minnesota. For more information, visit our website at www.buildingtradesCU.com or see our profile at www.ncua.gov (Charter No. 24414).

POSITION DESCRIPTION

POSITION TITLE: Teller or Member Service Representative

CLASSIFICATION: Non-Exempt

REPORTING RELATIONSHIPS

Reports to: Member Services Manager

Supervises: None

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, cash advances and Individual Retirement Account transactions. Balances each day's transactions and verifies cash and check totals. Performs a broad variety of member service functions such as opening and closing accounts, renewing certificates of deposit, and assisting members with problems. Answer member's questions regarding what services the Credit Union provides and performs a variety of account maintenance duties. Actively cross-sells Credit Union services. Performs assigned tasks including various clerical and receptionist functions, and assists other Member Service Representatives and Tellers with duties as required. Serves members promptly and professionally.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

This person is responsible for the efficient, effective and accurate performance of teller functions. They will represent the Credit Union in a courteous and professional manner. This person will receive share deposits and loan payments, will process cash advances, and will issue corporate checks and money orders. They will disburse cash and/or check share withdrawals, process transfers, verify transactions, examine documents for indorsements and negotiability, balance daily transactions and verify cash and check totals. May be responsible for drive up services and night drop processing. Will keep work area clean, well-maintained and secure, and perform related clerical duties as needed.

This person will present and explain the Credit Union services and products to the members and assist in meeting their financial needs. This person will keep the members informed of Credit Union services and policies, including types of available accounts, interest and dividends rates, payroll deduction options, and other related services. They are to actively cross-sell Credit Union products and services. They are also responsible for opening and closing accounts, ordering checks for the member's accounts, taking stop payments, performing file maintenance, updating account information, answering questions and solving problems for members by listening, collecting data, obtaining answers, and reporting results to the inquiring member. They are to receive and direct members and telephone calls, and respond to inquiries and questions if possible or record and relay the message to the appropriate person. Will instruct members on the use of online and mobile banking services and options.

This person will maintain good working relationships with other employees and management. They will assist others, keep their manager informed of issues or concerns. They will complete reports, record information accurately and promptly, and attend meetings when requested.

PERFORMANCE MEASUREMENTS

1. Teller and Member Service Representative functions are efficiently, effectively, and accurately performed in accordance with established policies, standards, and security procedures.
2. Monies are balanced and any discrepancies promptly resolved.
3. Excellent relations exist with members. Members' problems or questions are courteously and promptly resolved.
4. Excellent working relationship and coordination exist with other employees and with management. Assistance is provided to other employees as needed. Managers are appropriately informed of area activities. Any issues or problems are promptly reported to the Manager.
5. Required reports and records are accurate, complete, and timely.
6. The Credit Union's professional reputation is maintained and conveyed. This includes confidentiality and privacy of member information, proper use of credit union resources and adherence to the Credit Union's Internet Acceptable Use and Policy and Code of Conduct.
7. Transaction levels, balancing, errors, etc. are in line with Credit Union standards.
8. A Member Service Representative will also assist in the training of Tellers.

9. Recommends products and services to benefit members and to fulfill the member's financial needs.

QUALIFICATIONS

EDUCATION/CERTIFICATION:

- High school graduate or equivalent.
- To qualify for the MSR position, a Teller must complete IRA training and testing.

REQUIRED KNOWLEDGE:

- Thorough knowledge of Teller and Member Service Representative operations and procedures
- Good Understanding of Credit Union operations.
- Thorough IRA knowledge (for MSRs).

EXPERIENCE REQUIRED:

- At least one year of experience in a full-service financial institution (for MSRs).

SKILLS/ABILITIES:

- Excellent communication skills.
- Professional appearance, dress, and attitude.
- Good math skills.
- Ability to operate related computer application and business equipment including;
 - Personal computers, copy machines, coin and currency counting machine, scanners, and telephones.
- Working knowledge of Microsoft Office (Word, Excel, and Outlook).
- Good keyboarding and business composition skills.

PHYSICAL ACTIVITIES AND WORKING CONDITIONS

TALKING:	Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.
AVERAGE HEARING:	Able to hear average or normal conversations and receive ordinary information.
FINGER DEXTERITY:	Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.
REPETITIVE MOTION:	Movements frequently and regularly required using the wrists, hands, and/or fingers.
AVERAGE VISUAL ABILITIES:	Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery.

- PHYSICAL STRENGTH:** Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally.
- WORKING CONDITIONS:** No hazardous or significantly unpleasant conditions (such as in a typical office).
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MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

REASONING ABILITY:

- Ability to apply logical or thinking to a wide range of intellectual and practical problems.
- Able to deal with difficult concepts and complex variables.

MATHEMATICS ABILITY:

- Ability to use basic mathematics, and have a solid understanding of financial concepts such as personal budgeting and cash management, checkbook balancing, debt management, loan amortization schedules.
- Understanding of basic financial trend analysis.

LANGUAGE ABILITY:

- Ability to use passive vocabulary, to read at a moderate rate, defines unfamiliar words in dictionaries for meaning, spelling, and pronunciation.
 - Ability to write complex sentences and letters, using proper punctuation, adjectives and adverbs
 - Ability to communicate in complex sentences; using normal word order with present and past tense; using a good vocabulary.
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INTENT AND FUNCTION OF JOB DESCRIPTIONS

Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well-constructed job descriptions are an integral part of any effective compensation system.

All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.

In accordance with the American with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may

pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.

Job descriptions are not intended and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.