America's Credit Unions

Staff Salary Report

2026-2027

Sponsored by

NAVARI CompEase

PRESIDENT/CEO/MANAGER

Department: Executive Management
Reports To: Board of Directors

Position Overview:

Lead the credit union with strategic vision and operational excellence. Provide direction across all functional areas to ensure financial strength, member satisfaction, and a thriving workplace culture. Champion initiatives that align with board directives and organizational goals, while fostering a member-first approach and a collaborative team environment.

Key Responsibilities:

- Lead all credit union operations, including the development and execution of strategic programs, policies, and procedures.
- Provide direction across all functional areas: accounting, asset/liability management, business development, compliance, facilities, finance, human resources, investments, lending, marketing, operations, retail services, risk management, and security.
- Oversee daily operations and optimize office procedures to maximize staff efficiency, promote products and services, and deliver exceptional member experiences.
- Develop and implement financial policies that support long-term stability and growth.
- Continuously assess workflows and recommend improvements to enhance efficiency and reduce costs.
- Ensure compliance with all applicable federal and state regulations, including those from the National Credit Union Administration.
- Recruit and onboard high-performing leaders to build a strong management team.
- Manage the credit union's budget in alignment with strategic goals.
- Evaluate management performance to uphold service quality and operational excellence.
- Facilitate regular leadership meetings to share updates, resolve challenges, and align trends and priorities.
- Ensure teams have access to the tools, resources, and workspace needed to succeed.
- Drive business development efforts to expand membership and strengthen relationships with community partners and industry organizations.
- Advise the Board on compensation strategy and recommend equitable wage structures.
- Oversee employee benefits programs, balancing internal needs, market competitiveness, and cost-effectiveness.
- Maintain a secure and safe environment for members and staff by proactively managing risk and security protocols.

©America's Credit Unions 2026

EXECUTIVE VICE PRESIDENT/ASSISTANT MANAGER

Department: Executive Management
Reports To: President/CEO/Manager

Position Overview:

Support the President/CEO in leading the credit union's overall operations and strategic initiatives. As a key member of the senior leadership team, help ensure financial health, member satisfaction, and a positive workplace culture. Contribute to shaping the organization's strategic direction and long-term vision in alignment with the credit union's mission and values.

Key Responsibilities:

- Lead and supervise daily operations across all departments to ensure smooth and efficient workflows.
- Collaborate with the President/CEO to identify industry trends, evaluate services, and introduce new programs or products.
- Recruit and onboard high-performing team members to maintain strong staffing levels.
- Foster a positive, inclusive workplace culture by supporting employee engagement, development, and retention.
- Build and maintain effective employee relations through transparent communication and consistent leadership.
- Assist in developing and managing the credit union's budget in alignment with strategic goals.
- Create, implement, and assess policies and procedures that support operational excellence.
- Design and maintain systems that improve efficiency, enhance service quality, and ensure consistency across member interactions.
- Evaluate staff performance and establish clear standards to support professional growth and strategic alignment.
- Facilitate regular team meetings to share updates, address challenges, and promote collaboration.
- Participate in board meetings and provide updates on assigned areas as requested.
- Contribute to strategic planning efforts to support the credit union's long-term goals.
- Partner with internal auditors to uphold compliance and strengthen internal controls.
- Ensure full compliance with federal and state regulations, including those from the National Credit Union Administration.
- Serve as acting President/CEO during their absence, assuming full leadership accountability.

CHIEF OPERATIONS OFFICER

Department: Executive Management

Reports To: President/CEO/Manager

Position Overview:

Support the President/CEO in the overall management of the credit union, with direct oversight of front-end and back-end operations and branch activities. Ensure operational excellence and member satisfaction by leading teams within established policies and guidelines, and contributing to a seamless, service-focused experience across all locations.

Key Responsibilities:

- Help lead credit union operations by planning, recommending, and implementing programs, policies, and administrative systems.
- Serve as a strategic and operational leader, ensuring initiatives, regulations, and performance outcomes are executed in compliance with local, state, and federal laws.
- Collaborate with the leadership team to align priorities, streamline processes, and drive organizational effectiveness through staff development and operational planning.
- Manage and develop a high-performing team through coaching, performance evaluations, and goal alignment.
- Analyze organizational performance using data metrics and recommend improvements to enhance efficiency and service quality.
- Keep the President/CEO informed of operational conditions, emerging issues, and key performance indicators.
- Design and maintain operational procedures that promote consistency, efficiency, and exceptional member service.
- Oversee facility cost controls and support contract negotiations.
- Manage daily operations and establish office procedures that optimize resources and support credit union goals.
- Participate in board meetings and serve on committees as assigned.

©America's Credit Unions 2026

CHIEF LENDING OFFICER

Department: Lending/Collections

Reports To: President/CEO/Manager or Executive VP/Assistant Manager

Position Overview:

Contribute to strategic planning and help shape credit union policies, procedures, and goals. Lead the administration of all lending functions, including commercial loans, residential mortgages, indirect lending, and centralized lending. Develop and implement consistent, compliant policies that support member needs and regulatory standards. Ensure lending activities drive profitability while prioritizing member value and financial well-being.

Key Responsibilities:

- Lead the credit union's collections and centralized lending operations, including real estate lending.
- Align departmental strategy with the credit union's business plan by setting clear goals and overseeing their execution.
- Maximize lending volume and profitability while maintaining low delinquency and charge-off rates.
- Develop and manage the department's budget, ensuring ongoing alignment with financial targets.
- Create and maintain lending policies and procedures that support organizational goals and regulatory compliance; collaborate with other departments to ensure consistency.
- Oversee all lending functions, including underwriting, processing, documentation, and loan decisions across consumer, mortgage, and business portfolios.
- Establish performance standards and provide coaching, mentoring, and training to support staff development and operational excellence.
- Research and evaluate new lending products and trends; lead initiatives to expand lending programs and maintain market competitiveness.
- Partner with loan managers and members to resolve complex issues and mitigate financial risk.
- Represent the credit union at external events and promote its lending programs and services.

©America's Credit Unions 2026

CHIEF INFORMATION OFFICER

Department: Executive Management

Reports To: President/CEO/Manager

Position Overview:

Lead the credit union's technology strategy and oversee all infrastructure and information systems. Set and execute short- and long-term goals to deliver efficient, cost-effective, and secure technology solutions. Manage the planning, development, and operations of the IT department, serving as the organization's senior technology advisor and champion for innovation.

Key Responsibilities:

- Lead and oversee all aspects of the credit union's technology infrastructure and information systems.
- Collaborate with the CEO to define and execute short- and long-term technology goals that support organizational growth and strategic priorities.
- Drive the implementation of secure, efficient, and cost-effective systems that enhance member services and support data-driven decision-making.
- Communicate technology objectives clearly across the IT department to ensure alignment and accountability.
- Evaluate project feasibility based on business needs, priorities, and budget considerations.
- Research emerging technology trends and ensure the credit union's systems and equipment meet member expectations and strategic goals.
- Support the credit union's mission by improving internal systems, developing IT talent, and enhancing member-facing services.
- Oversee the installation, configuration, and operation of technology systems and equipment.
- Manage direct reports, including department leaders, to ensure effective team performance and development.
- Maintain a staffing environment that supports training, retention, and growth aligned with organizational needs.
- Facilitate regular team meetings to share updates, identify improvement opportunities, and communicate changes in procedures, services, or technology.

CHIEF MARKETING OFFICER

Department: Marketing

Reports To: President/CEO/Manager

Position Overview:

Lead the development and execution of strategic marketing and public relations initiatives that position the credit union competitively in the marketplace. Research member needs and industry trends to guide campaign strategy and brand visibility. Oversee internal teams and external vendors to ensure consistent messaging, effective outreach, and measurable impact across all marketing and PR efforts.

Key Responsibilities:

- Develop and manage the annual marketing budget and strategic plan to strengthen brand equity, deepen member relationships, and drive loyalty.
- Design and implement creative marketing and public relations campaigns; monitor performance and adjust strategies to ensure effectiveness.
- Analyze market trends and member demographics to identify opportunities for new products, services, and outreach strategies.
- Measure and report on campaign results, including member growth, profitability, satisfaction, and return on marketing investment.
- Create and review marketing materials such as letters, direct mail, press releases, and promotional content; manage vendor partnerships for design, content, and delivery.
- Evaluate and recommend external vendors to support marketing and public relations efforts.
- Recommend new services and enhancements to existing offerings based on member needs and market insights.
- Ensure all marketing and public relations materials comply with applicable state and federal regulations; stay current on regulatory changes.
- Develop, implement, and assess departmental policies and procedures to support consistency and compliance.

CHIEF HUMAN RESOURCES OFFICER

Department: Human Resources

Reports To: President/CEO/Manager

Position Overview:

Partner with the CEO to align human resources strategy with the credit union's overall strategic plan. Lead the development and execution of HR programs and policies, with a focus on compensation, performance management, employee relations, benefits, recruitment and retention, organizational development, compliance, and training. Ensure all HR practices support a positive workplace culture and meet state and federal regulatory requirements.

Key Responsibilities:

- Develop and manage the department's budget in alignment with the credit union's strategic and financial goals.
- Create, implement, and regularly review HR policies and procedures to ensure compliance with all state and federal regulations; maintain an up-to-date employee handbook.
- Lead recruitment and hiring efforts to attract and retain qualified candidates; establish clear standards for sourcing, interviewing, and placement.
- Design, implement, and monitor the credit union's affirmative action program.
- Analyze departmental performance against established goals and recommend improvements to enhance efficiency and service quality.
- Oversee onboarding and offboarding processes, including new employee orientation and exit interviews.
- Advise managers and employees on the interpretation and application of HR policies; foster a positive and inclusive employee relations environment.
- Design and deliver training and development programs that support employee growth and align with organizational objectives.
- Guide managers on performance management, corrective actions, and disciplinary procedures, offering practical and compliant solutions.
- Administer the credit union's compensation and benefits programs, ensuring competitiveness and alignment with organizational philosophy.
- Manage the performance appraisal process to support employee development and accountability.
- Stay current on employment laws and regulations to ensure ongoing compliance and mitigate risk.

CHIEF FINANCIAL OFFICER

Department: Executive Management

Reports To: President/CEO/Manager

Position Overview:

Lead the Finance and Accounting functions to ensure full compliance with state and federal regulations. Oversee auditing, accounting, and recordkeeping practices in alignment with generally accepted accounting principles (GAAP). Provide strategic recommendations on budgeting, income forecasting, and operational improvements to support the credit union's financial health and long-term goals.

Key Responsibilities:

- Contribute to long- and short-term strategic planning and lead budget development, administration, and oversight to support financial goals and control operating expenses.
- Communicate financial performance, strategic recommendations, and policy updates to the Board of Directors, Supervisory Committee, and senior leadership to ensure alignment and transparency.
- Develop, implement, and evaluate Accounting and Finance policies and procedures that reflect current regulations and support operational consistency.
- Represent the credit union at external events and report on assigned areas during board meetings as requested by the President/CEO.
- Lead and support direct reports through effective hiring, training, coaching, performance management, and compliance oversight to maximize team potential.
- Facilitate regular staff meetings to share updates, identify improvement opportunities, and communicate changes in procedures, services, or industry trends.
- Assist with vendor negotiations and capital purchasing decisions to ensure cost-effective investments.
- Oversee internal audit procedures, including cash counts, teller drawer reviews, employee account audits, loan documentation checks, and wire transfer monitoring.
- Serve as the primary liaison with regulatory examiners and external auditors to ensure compliance and successful audit outcomes.

©America's Credit Unions 2026

SVP/VP OF OPERATIONS (#2 position)

Department: Executive Management

Reports To: Chief Operations Officer or President/CEO/Manager

Position Overview:

Support the Chief Operations Officer or President/CEO in managing the overall operations of the credit union. Oversee and administer front-end and back-end operations, including branch activities, ensuring all functions are carried out effectively and in accordance with established policies.

Key Responsibilities:

- Assist in directing overall credit union operations, including planning, recommending, and implementing programs, policies, and administrative procedures.
- Drive growth, member retention, profitability, and member experience goals while ensuring operational consistency and process integrity.
- Help manage daily operations and establish office procedures that support efficiency and service excellence.
- Analyze operational data and technology usage across departments; recommend improvements to enhance performance and support credit union growth.
- Ensure adequate equipment, supplies, and workspace are available to support staff and member service needs.
- Keep the Chief Operations Officer or President fully informed of operational conditions and key factors influencing credit union performance.
- Maintain regular contact with branch managers, offering guidance, feedback, and support for daily operations.
- Monitor branch activity, including transaction volume, teller accuracy, loan production, sales performance, and new account openings.
- Assist in developing, implementing, and maintaining operational procedures that improve efficiency and ensure consistent, high-quality member service.
- Conduct periodic staff meetings to share updates, identify areas for improvement, and communicate changes in procedures, services, or products.
- Attend board meetings and report on assigned operational areas as requested by the President.
- Assist in managing and recommending purchases of equipment and supplies to support operational needs.

©America's Credit Unions 2026

MEMBER SERVICES VICE PRESIDENT

Department: Support/Member Services

Reports To: Chief Operations Officer or Executive Vice President or CEO

Position Overview:

Manage the administrative and member service operations of the credit union, including oversight of the main office, branch locations, and the telephone information center. Ensure consistent promotion of credit union products and services and deliver high-quality service to all members across channels.

Key Responsibilities:

- Lead the delivery of premium member services and collaborate across teams to support achievement of strategic goals.
- Assist in preparing and monitoring the budget for the Member Service Department and Telephone Information Center, ensuring compliance throughout the budget cycle.
- Oversee the retail sales function, including the design, implementation, and execution of sales initiatives that drive member portfolio growth and departmental profitability.
- Develop or support the creation of policies and procedures for member services; ensure alignment with external regulations and effective communication and implementation across staff.
- Conduct regular staff meetings to share updates, identify areas for improvement, and communicate changes in procedures, services, or products.
- Prepare and distribute timely updates to staff on credit union trends, security issues, operational changes, regulatory updates, and service enhancements.
- Conduct or assist with market research to identify industry trends and member needs; recommend programs and initiatives that benefit members and support credit union growth.
- Respond to technical and operational inquiries from staff, providing guidance, referrals, and recommendations as needed.
- Address complex member issues with professionalism and care, ensuring high levels of service and satisfaction.
- Manage daily branch and ATM cash operations, ensuring adherence to cash limits established by the Board of Directors.

TELLER MANAGER/SUPERVISOR

Department: Support/Member Services

Reports To: Executive Vice President or COO or VP-Member Service

Position Overview:

Supervise the teller area to ensure efficient operations and accurate member transactions. Provide guidance and support to teller staff, assisting with complex member inquiries and resolving escalated issues. May perform teller functions as needed to support daily branch activities and maintain service standards.

Key Responsibilities:

- Supervise daily teller operations by assigning tasks, answering questions, resolving complex transactions, and addressing sensitive member service issues; clearly communicate policies and procedures to members.
- Ensure teller staff are fully trained and cross-trained in all aspects of their roles to maintain transaction accuracy and deliver high-quality member service.
- Develop, implement, and evaluate departmental policies and procedures to support operational consistency and compliance.
- Manage and recommend purchases of equipment and supplies to support teller operations.
- Maintain comprehensive, up-to-date knowledge of applicable state and federal regulations, as well as credit union policies and procedures related to teller functions.
- Ensure safety and security policies are current and that staff receive regular training on procedures.
- Serve as vault teller, including ordering cash from the Federal Reserve, verifying deliveries, fulfilling teller cash orders, maintaining vault security, and balancing vault cash daily.
- Approve member exceptions and authorize service fee refunds when appropriate.
- Oversee the availability and proper handling of daily cash, money orders, and traveler’s checks.
- Investigate teller losses and implement corrective workflow adjustments or disciplinary actions as needed.
- Continuously evaluate workflow to determine staffing needs; manage work schedules for full-time and part-time teller staff to ensure consistent member service coverage.

SHARE DRAFT MANAGER

Department: Support/Member Services

Reports To: Executive Vice President or Assistant Manager or Chief Operations Officer

Position Overview:

Supervise the Share Draft Services Department, overseeing the delivery of technical and administrative support for share draft services to credit union members. Provide accurate and timely information to current and prospective members regarding share draft accounts and other credit union products and services.

Key Responsibilities:

- Hire, train, and supervise staff within the Share Draft Services Department to ensure efficient operations and high-quality member support.
- Develop, implement, and evaluate departmental policies and procedures to maintain consistency and compliance.
- Prepare and analyze monthly reports to monitor departmental performance and identify areas for improvement.
- Manage the department’s budget in alignment with the credit union’s overall strategic goals.
- Ensure full compliance with all share draft rules, regulations, and internal standards.
- Facilitate clear and timely communication with members regarding share draft accounts and transactions, including statement reconciliation and issue resolution.

©America’s Credit Unions 2026

BUSINESS SERVICES VICE PRESIDENT / DIRECTOR

Department: *S*upport/Member Services

Reports To: COO or Executive VP/Assistant Manager or CEO

Position Overview:

Lead the Business Services department, overseeing all deposit and credit product operations. Manage the business loan portfolio, guide and develop staff, and analyze performance trends to inform strategic growth initiatives. Recommend direction for the department, set target goals, and establish policies and procedures that support operational excellence and member service.

Key Responsibilities:

- Lead and manage the Business Services team, including hiring, mentoring, scheduling, training, and performance evaluations.
- Support budget development for the department and monitor spending to ensure alignment with financial goals.
- Develop and maintain policies and procedures that reflect regulatory requirements and support consistent, high-quality service.
- Ensure lending practices follow sound analysis and comply with the credit union's Business Lending policy.
- Provide guidance and solutions to staff on technical and operational questions, escalating as needed.
- Resolve complex member issues and ensure business members receive exceptional service and support.
- Conduct market research and analyze industry trends to recommend new programs, services, or improvements.
- Facilitate regular team meetings to share updates, identify areas for improvement, and communicate changes in services or procedures.
- Promote continuous learning and skill development to enhance service delivery and operational efficiency.
- Train staff to cross-sell lending and other credit union products effectively.

©America's Credit Unions 2026

UNIVERSAL EMPLOYEE—Financial Services Representative/Member Solution Consultant

Department: Support/Member Services

Reports To: Teller Manager/Supervisor, Sales Manager, or Member Services VP

NOTE: This position may be classified under a different job family at your credit union, such as Marketing/Sales instead of Support/Member Services.

Position Overview:

Deliver consistently high-quality member service by supporting credit union sales efforts and performing transactions related to share and loan products. Consult with members to understand their financial needs and provide tailored solutions that align with credit union offerings.

Key Responsibilities:

- Promote credit union products and services based on member needs identified through interviews; maintain current knowledge of credit union offerings, policies, and competitor rates and terms.
- Open new share accounts and certificates; assist members with Individual Retirement Account (IRA) and Share Certificate applications.
- Process new account details including check orders, eligibility verification, signature checks, filing, and mailing welcome letters; issue membership cards and starter checks; assist with Instant Issue ATM cards.
- Prepare skip-a-pay coupons when applicable.
- Assist members with wire transfers and account closures.
- Resolve member discrepancies and complaints professionally; process corrections and refunds as needed.
- Ensure accurate loan processing, including documentation, closing, disbursement, coordination, and filing; follow up with auto dealerships for missing paperwork.
- Analyze and process consumer loan applications; pull credit reports, verify debts, and calculate monthly payments for unlisted obligations.
- Mail loan applications and related information to members and prospects; research NADA values and provide quotes.
- Review and mail delinquency notices; ensure accuracy.
- Provide updates on pending loan status; explain loan denials and explore alternative options with members.
- Assist members and Loan Processors with filing debt protection, credit disability, and credit life insurance claims.
- Maintain confidentiality of all member information and enforce strict adherence to security procedures.

©America's Credit Unions 2026

LEAD MEMBER SERVICES OFFICER

Department: Support/Member Services

Reports To: Member Service VP/Manager/Branch Manager

Position Overview:

Under the supervision of the branch supervisor, the Lead Member Service Officer (MSO) supports members by opening new accounts, processing loan applications, and handling a range of financial and non-financial transactions. As a senior and versatile team member, the Lead MSO sets the standard for service excellence across multiple branch locations. This role also assists in training team members on essential procedures and service practices to ensure consistent, high-quality member support.

Key Responsibilities:

- Serve in a leadership capacity by exercising elevated authority beyond that of a standard MSO or MSO Floater. Support complex transactions, respond to member and staff inquiries, assist with branch opening and closing procedures, and manage dual control items with a supervisory-level approach.
- Collaborate with the supervisory team to ensure all staff are fully informed and cross-trained across current and future credit union products and services, promoting consistent, high-quality member service.
- Act as one of the most senior and versatile individual contributors within the branch, modeling service excellence and guiding team members through a wide range of member and financial transactions, which may vary by location.
- Assist branch supervisors in assigning work, resolving member service challenges, supporting complex transactions, and clarifying policies and procedures for both MSOs and members.
- Perform various branch operations, including ordering cash from the Federal Reserve, verifying deliveries, fulfilling teller cash orders, maintaining vault security, and balancing vault cash at the end of day.
- Support members throughout the loan application process, ensuring all required information is complete and accurate.
- Help employees deliver products and services that meet member needs across a variety of service channels and situations.
- Input consumer and mortgage loan applications into the credit union’s system, prepare necessary documentation, and disburse funds to members.
- Communicate loan decisions and next steps to members clearly and professionally.
- Participate in additional member service responsibilities as needed to support branch operations and member satisfaction.

MEMBER SERVICES OFFICER

Department: Support/Member Services

Reports To: Member Service VP/Manager/Branch Manager

Position Overview:

Under the supervision of the branch supervisor, the Member Service Officer (MSO) assists members with opening new accounts, completing loan applications, and performing a variety of financial and non-financial transactions. This role supports a wide range of branch services, including safe deposit box access, and helps train team members on procedures and service standards to ensure consistent, high-quality member support.

Key Responsibilities:

- Support fellow employees in delivering credit union products and services that meet member needs across a variety of service channels.
- Perform financial and non-financial transactions for members in person, by phone, and through mail, ensuring accuracy and professionalism.
- Input consumer and mortgage loan applications into the credit union’s system, prepare supporting documentation, and disburse funds upon approval.
- Communicate loan decisions to members clearly and respectfully.
- Verify the identity of members and joint owners before conducting account transactions; report any suspicious activity in accordance with policy.
- Assist members with branch services, including access to safe deposit boxes and other location-specific offerings.
- Enter data and prepare documentation for various member account services.
- Process Credit Life Insurance claims, sight drafts, and lien releases in accordance with established procedures.
- Perform basic error corrections and assist with resolving posting errors, member discrepancies, and collection items.
- Support branch operations by handling lost or stolen official checks, auditing and balancing ATMs, coin counters, and cash dispatch machines, reconciling member checkbooks, and scanning signature cards and documents.
- Assist with branch opening and closing procedures and troubleshoot Collateral Protection Insurance (CPI) inquiries and disputes.
- Actively cross-sell credit union products and services to support branch and organizational goals.

MEMBER SERVICES OFFICER, FLOATER

Department: Support/Member Services

Reports To: Member Service VP/Manager/Branch Manager

Position Overview:

Under the supervision of the branch supervisor, the Member Service Officer (MSO) assists members with opening new accounts, completing loan applications, and performing a variety of financial and non-financial transactions. This role supports a wide range of branch services, including safe deposit box access, and contributes to team development by helping train other staff members. Due to varying assignment locations, the MSO must remain flexible in both work duties and branch placement.

Key Responsibilities:

- Serve as one of the most knowledgeable and versatile team members across branch locations, delivering exceptional service through a wide range of member and financial transactions.
- Support fellow employees in providing products and services that meet members' needs across various service channels.
- Perform financial and non-financial transactions for members in person, by phone, and by mail.
- Input consumer and mortgage loan applications into the credit union's system, prepare loan documentation, and disburse funds to members.
- Communicate loan decisions to members clearly and professionally.
- Verify the identity of members and joint owners before processing account transactions; report any suspicious activity.
- Assist members with branch services, including access to safe deposit boxes and other location-specific offerings.
- Enter data and prepare documentation for various member account services.
- Process Credit Life Insurance claims, sight drafts, and lien releases.
- Perform basic error corrections and assist with resolving posting errors, member discrepancies, and collection items.
- Handle lost or stolen official checks, audit and balance currency in ATMs, coin counters, and cash dispatch machines.
- Reconcile member checkbooks, scan signature cards and documents, and assist with branch opening and closing procedures.
- Troubleshoot Collateral Protection Insurance (CPI) inquiries and disputes for members.
- Actively cross-sell credit union products and services to support branch and organizational goals.

MEMBER SERVICE REPRESENTATIVE II/SENIOR

Department: Support/Member Services

Reports To: Member Service VP or Executive VP/Assistant Manager

Position Overview:

Serve as a primary liaison between members and the credit union, providing account information and guidance on the full range of products and services both in person and by phone. Open new accounts, conduct member interviews, and support daily financial needs with professionalism and care. Deliver a variety of transactional services, including loan processing, closing, and disbursal. May provide leadership and support to other Member Service Representatives.

Key Responsibilities:

- Greet and welcome members and visitors in a professional and courteous manner; deliver prompt, accurate, and efficient service during all transactions.
- Provide general and specific information about credit union products, services, and policies in person, by phone, or electronically.
- Respond to member inquiries, resolve issues, and direct complex questions to appropriate staff; assist other Member Service Representatives with challenging member concerns.
- Open new accounts and service existing ones; set up account files and provide all necessary membership information.
- Process member requests including share-to-loan transfers, withdrawals, check requests, CD transactions, and line of credit advances.
- Process, close, and disburse loans in accordance with credit union policies and procedures.
- Conduct orientation interviews with new members to introduce credit union services and programs.
- Promote credit union products and services based on member needs identified through interviews and account reviews; actively cross-sell offerings.
- Maintain comprehensive and current knowledge of all credit union products, services, policies, procedures, and applicable regulations.
- Provide information on investment alternatives for members seeking to deposit funds.
- Research and resolve discrepancies related to deposits, withdrawals, and loan payments.
- Assist members in balancing accounts and opening individual retirement accounts (IRAs).

MEMBER SERVICE REPRESENTATIVE I

Department: Support/Member Services

Reports To: Member Service VP or Executive VP/Assistant Manager

Position Overview:

Serve as a primary point of contact between members and the credit union, providing account information and guidance on the full range of products and services. Open new accounts, resolve member issues, and support daily financial needs with professionalism and care. Deliver a variety of transactional services to ensure a positive and efficient member experience.

Key Responsibilities:

- Greet and welcome members and visitors in a professional, courteous manner; deliver prompt, accurate, and efficient service during all transactions.
- Provide general and specific information about credit union services and policies in person and by phone.
- Respond to member inquiries submitted via email with professionalism and accuracy.
- Address member requests, concerns, and complaints, or direct them to the appropriate staff for resolution.
- Open new accounts and service existing ones; set up account files and provide all necessary membership information.
- Process member requests including share-to-loan transfers, withdrawals, check requests, CD transactions, and line of credit advances.
- Promote credit union products and services based on member needs and financial goals.
- Handle member mail transactions and ensure timely mailing of receipts and checks according to policy.
- Provide information on investment options for members seeking to deposit funds.
- Research account discrepancies related to deposits, withdrawals, and loan payments.
- Assist members in balancing their accounts and completing payroll deduction and direct deposit forms.
- Support members in opening and managing individual retirement accounts (IRAs).

HEAD TELLER

Department: Support/Member Services

Reports To: Teller Manager/Sup. or Branch Manager I or II, or Member Service VP

Position Overview:

Supervise daily operations of the teller area, ensuring efficient, accurate, and member-focused service. Provide guidance and support to teller staff, assist with complex transactions, and resolve member issues. Perform teller functions as needed and maintain a high standard of accuracy across all transactions.

Key Responsibilities:

- Oversee teller operations by scheduling staff, assigning tasks, resolving member issues, and supporting complex transactions; provide guidance on policies and procedures to both staff and members.
- Ensure teller staff are fully trained and cross-trained in all aspects of their roles and credit union products and services to deliver exceptional member service.
- Foster a motivated and well-supported team environment; address employee relations issues and promote positive workplace culture.
- Evaluate staff performance regularly to maintain high standards of accuracy, service, and professionalism.
- Develop, implement, and monitor departmental policies and procedures; ensure staff compliance and understanding of regulatory changes, including Bank Secrecy Act, Patriot Act, and robbery protocols.
- Lead periodic staff meetings to communicate updates, encourage idea sharing, and address areas for improvement.
- Manage equipment and supply needs for the teller area; recommend purchases as necessary.
- Approve member withdrawals when identification requirements are not fully met, following established guidelines.
- Provide direct support to tellers with member inquiries and transaction clarification.
- Maintain current knowledge of all applicable state and federal regulations related to teller operations.
- Serve as vault teller, including ordering cash from the Federal Reserve, verifying deliveries, fulfilling teller cash orders, maintaining vault security, and balancing vault cash daily.
- Approve member exceptions and authorize service fee refunds when appropriate.
- Ensure adequate availability of cash, money orders, and traveler’s checks for daily operations.
- Investigate teller losses and implement corrective actions or disciplinary measures as needed.
- Manage work schedules for full-time and part-time teller staff to ensure consistent and efficient member service.

TELLER II/SENIOR

Department: Support/Member Services

Reports To: Head Teller

Position Overview:

Perform a wide range of transactional duties by receiving and disbursing funds with a high level of accuracy. Maintain precise records of all transactions and provide member services across savings, share draft/checking, and credit accounts. Support additional services such as issuing money orders and traveler's checks, ensuring efficient and professional service delivery.

Key Responsibilities:

- Greet and welcome members and visitors in a courteous, professional, and timely manner.
- Process member transactions promptly, accurately, and efficiently, maintaining confidentiality and service excellence.
- Receive checks and cash for deposit, verify amounts and endorsements, and enter transactions into the system.
- Process withdrawals and cash checks from various accounts, ensuring proper verification and compliance with credit union policies.
- Assist with mail and email transactions when available.
- Place holds on accounts for uncollected funds as needed.
- Issue traveler's checks, money orders, certificates of deposit (CDs), and U.S. Savings Bonds.
- Balance cash drawer at the end of each shift; reconcile totals with system-generated proof sheets, research discrepancies, and report unresolved issues to the supervisor.
- Ensure teller station is stocked with necessary forms, supplies, and brochures.
- Maintain current and comprehensive knowledge of credit union products, services, policies, procedures, and regulations, including robbery protocols.
- Cross-sell credit union services such as safe deposit boxes, debit and credit cards, online banking, and promotional products.
- Receive and process payments for mortgages, consumer loans, and other credit obligations, ensuring accuracy and proper posting.
- Report equipment malfunctions at the teller station to the supervisor.
- Perform Teller I duties as needed to support branch operations.

©America's Credit Unions 2026

TELLER I

Department: Support/Member Services

Reports To: Teller Manager/Supervisor or Head Teller

Position Overview:

Perform basic transactional duties by receiving and disbursing funds to members with a high level of accuracy. Maintain precise records of all transactions and deliver cash receipt and payment services in accordance with credit union policies and procedures.

Key Responsibilities:

- Build strong member relationships by responding to requests in a friendly, helpful, and positive manner to enhance the overall member experience.
- Process financial transactions promptly, accurately, confidentially, and efficiently.
- Maintain comprehensive, up-to-date knowledge of all credit union products and services offered through the teller line, as well as related policies, procedures, and regulations—including robbery protocols.
- Promote and cross-sell credit union services such as consumer and mortgage loans, IRAs, certificates, safe deposit boxes, debit and credit cards, online banking, traveler's checks, and money orders.
- Count, verify, and package coins and currency as part of daily operations.
- Balance cash drawer at the end of each shift and reconcile totals with computer-generated proof sheets; research and report discrepancies to the supervisor.
- Ensure teller station is stocked with necessary forms, supplies, brochures, and materials.
- Report any malfunctions of teller computers or equipment to the appropriate personnel.
- Check night depository bags and record information in accordance with credit union procedures.

©America's Credit Unions 2026

SHARE DRAFT CLERK

Department: Support/Member Services
Reports To: Share Draft Manager

Position Overview:

Provide guidance and support to credit union members interested in share draft services. Perform a variety of administrative tasks related to account setup, maintenance, and service delivery, ensuring accuracy, efficiency, and compliance with credit union policies.

Key Responsibilities:

- Assist members in opening share draft accounts and provide clear, accurate information about account features and servicing.
- Process account applications, including handling exceptions and preauthorized drafts.
- Communicate with members regarding account activity such as overdrafts, closures, fees, and fund transfers.
- Support members in reconciling their account statements.
- Assist the manager in preparing daily and monthly share draft activity reports.
- Process, mail, and log member requests for copies of share drafts.
- Actively cross-sell credit union products and services based on member needs.

EFT/ACH CLERK

Department: Support/Member Services
Reports To: Member Service VP

Position Overview:

Perform clerical tasks related to electronic funds transfers (EFT) and automated clearing house (ACH) transactions with accuracy and timeliness. Reconcile accounts in accordance with credit union policies and procedures, ensuring reliable service and a positive experience for members.

Key Responsibilities:

- Process and balance daily postings for direct deposits and allotments.
- Verify posting accuracy and resolve discrepancies promptly.
- Record and reconcile all unprocessed items.
- Post overdraft notices and issue stop payments as needed.
- Manage government reclamations and ensure timely returns.
- Process and correct daily EFT transactions received from the Federal Reserve.
- Coordinate with payroll contacts to manage deductions, new member data, updates, and corrections.
- Verify payroll form completion and maintain accurate payroll transaction records.
- Assist members with questions or issues related to EFT and ACH transactions.
- Enter rejections, pre-notifications, and stop payments into Fedline.
- Send bank-to-bank and Western Union wire transfers (CMOs).
- Use credit union systems and tools to generate reports and correspondence.

©America's Credit Unions 2026

EXECUTIVE SECRETARY/ ADMINISTRATIVE ASSISTANT

Department: Support/Member Services
Reports To: President/CEO/Manager

Position Overview:

Provide confidential and professional administrative support to the President/CEO, handling a wide range of responsibilities with discretion and accuracy. Serve as a key liaison between executive leadership, board members, staff, members, vendors, and visitors. Prepare reports, correspondence, manuals, spreadsheets, and other communications using a variety of computer applications.

Key Responsibilities:

- Provide administrative support to executive leadership, including research, report preparation, information requests, and general clerical tasks.
- Assist with preparing board materials, recording attendance, and distributing meeting minutes.
- Schedule appointments, meetings, and travel arrangements for the CEO, board members, and senior management; maintain calendars and event schedules.
- Maintain and update administrative records, policies, procedures, and centralized files.
- Coordinate and support all meetings involving the CEO, ensuring materials and logistics are prepared.
- Use computer applications to produce and distribute board meeting materials, including agendas, minutes, and committee reports.
- Share informational mailings and articles with the board of directors, management, and other stakeholders.
- Draft, process, and sign standard correspondence on behalf of officers, ensuring accuracy and professionalism.
- Keep the President/CEO informed of member feedback, phone calls, and correspondence; follow through on pending issues to ensure resolution.

RECEPTIONIST

Department: Support/Member Services

Reports To: Branch Manager or similar level manager in credit union

Position Overview:

Serve as the first point of contact for visitors and guests, projecting a professional and welcoming image on behalf of the credit union. Answer incoming calls, process mail, and perform a variety of administrative and clerical tasks as assigned to support daily operations.

Key Responsibilities:

- Greet members and vendors professionally, assess their needs, and direct them to the appropriate staff member.
- Answer incoming calls, provide information or resolve inquiries, and route calls to the correct individual; manage hold times, voicemail transfers, and message-taking to ensure prompt follow-up.
- Process and distribute incoming mail, interoffice correspondence, and deliveries; research and resolve questions related to proper distribution.
- Provide administrative and clerical support as needed, including preparing correspondence, reports, spreadsheets, presentations, labels, and forms.
- Use credit union systems and software applications such as email, internet, word processing, spreadsheets, databases, and internal platforms.
- Maintain an up-to-date directory of employee extensions and phone numbers.
- Manage scheduling for shared credit union meeting rooms and spaces.
- Assist various departments with administrative tasks as needed.
- May serve as a notary public for member and internal documentation needs.

©America's Credit Unions 2026

GENERAL OFFICE CLERK

Department: Support/Member Services
Reports To: Branch Manager I or II

Position Overview:

Maintain organized and accurate files and records for the credit union. Perform a variety of clerical tasks including filing, photocopying, creating and updating folders, labeling, and assembling reports and manuals to support efficient operations and documentation management.

Key Responsibilities:

- Organize and file member information manually and electronically to maintain accurate, up-to-date records across all credit union products and services.
- Create new folders for member accounts, including proper labeling with name and account number.
- Provide copies of statements upon member or supervisor request.
- File signature cards and loan folders throughout the day to support operational efficiency.
- Maintain organized and accessible archive records and ensure current records are readily available.
- Monitor inventory of supplies and forms; notify supervisor when restocking is needed to avoid service interruptions.
- Scan and store documents as needed to support digital recordkeeping. Photocopy documents upon request to assist internal operations.

©America's Credit Unions 2026

IRA/CERTIFICATE SPECIALIST

Department: Support/Member Services

Reports To: Member Service VP or COO

Position Overview:

Support members with all aspects of the credit union's savings products, including certificates of deposit, IRAs, money market accounts, and other savings options. Provide accurate information, answer questions, resolve discrepancies, and maintain complete and compliant documentation for all savings-related services.

Key Responsibilities:

- Welcome members in a courteous and professional manner, providing prompt and accurate service for all savings products, including CDs, IRAs, and money market accounts.
- Respond to member inquiries in person, by phone, or electronically regarding savings products and services.
- Open savings accounts and issue IRAs, CDs, and money market accounts; enter required data into the system and maintain compliant, up-to-date documentation.
- Research and resolve discrepancies or issues related to savings products.
- Serve as a subject-matter expert on IRAs, CDs, and other savings products; stay current on industry trends and regulatory changes through ongoing education.
- Contribute to the development of marketing plans for retirement and savings products; collaborate with the marketing team on outreach initiatives.
- Coordinate member outreach efforts for new and existing savings products.
- Research competitor offerings and marketing strategies; recommend improvements to enhance the credit union's market position.
- Review and assess current retirement products for potential updates, enhancements, or discontinuation based on market trends.
- Report on industry pricing, product developments, and strategic opportunities.
- Support departmental goal setting, budgeting, and long-term product planning.
- Assist with other member service activities as needed.

©America's Credit Unions 2026

FINANCIAL PLANNER

Department: Support/Member Services
Reports To: Member Service VP or COO

Position Overview:

Support members in achieving their financial goals by providing personalized guidance and recommending specialized financial products and services. Foster long-term financial wellness through proactive counseling and tailored solutions that help members maximize their financial potential.

Key Responsibilities:

- Advise members on strategies to achieve financial goals using expertise in tax planning, investments, retirement plans, insurance, real estate, and securities.
- Assess members' financial profiles—including assets, liabilities, cash flow, insurance coverage, and tax status—to develop personalized investment strategies.
- Educate members on financial aid options for post-secondary education, including grants, scholarships, and loan programs.
- Help members establish payment priorities, recommend payoff methods, and estimate timelines for debt reduction.
- Provide guidance on managing financial challenges such as overspending and excessive borrowing.
- Offer negotiation strategies and support for members working with creditors.
- Ensure all financial recommendations and business activities comply with applicable regulations and industry standards.
- Lead financial planning workshops to promote financial literacy and member engagement.
- Maintain accurate records and prepare reports to track member progress and departmental performance.
- Meet sales and production goals to support revenue targets and organizational growth.
- Certified Financial Planner (CFP) designation preferred.

©America's Credit Unions 2026

GENERALIST (at small credit unions)

Department: Support/Member Services
Reports To: President/CEO/Manager

Position Overview:

Serve as a versatile team member in a small credit union environment, supporting a wide range of daily operations without a singular area of focus. Apply broad knowledge of credit union products, services, policies, procedures, and regulations to deliver efficient, high-quality member service and operational support.

Key Responsibilities:

- Support teller operations as needed, including during peak hours or staffing shortages.
- Process member transactions such as deposits, withdrawals, transfers, check cashing, account verification, and more.
- Perform head teller duties including scheduling, cash ordering, and balancing.
- Open and close accounts, including demand deposit accounts (DCs) and IRAs; assist members with related questions and services.
- Guide members through loan applications, conduct interviews to gather necessary information, and support the loan process.
- Process loan applications, run credit reports, calculate preliminary debt-to-income ratios, and recommend approval or denial.
- Accept and verify payments for mortgages and other loan products, resolving any discrepancies.
- Provide primary or backup support for payroll, ACH, accounts payable, collections, and ATM operations.
- Keep the manager informed of any operational issues or concerns.
- Promote credit union products and services through effective cross-selling during member interactions.

SVP/VP Lending (#2 position)

Department: Lending/Collections

Reports To: President/CEO/Manager or Executive VP/Assistant Manager

Position Overview:

Participate in strategic planning and contribute to the development of credit union policies, procedures, and organizational goals. Lead the administrative management of all loan functions, including commercial lending, residential mortgages, indirect lending, and centralized lending. Develop and implement consistent policies and procedures that comply with external regulations and support member-focused lending practices. Ensure lending activities are both profitable and aligned with the best interests of members.

Key Responsibilities:

- Participate in the credit union’s long- and short-term strategic planning initiatives.
- Develop and implement strategic plans for the Loan Department that align with the credit union’s overall business objectives; establish and monitor departmental goals.
- Communicate organizational goals, policies, and expectations to all lending staff to ensure clarity and compliance with regulations and procedures.
- Prepare and manage the department’s budget, ensuring ongoing adherence to financial targets.
- Create, implement, and evaluate lending policies and procedures in coordination with other departments to maintain consistency across the credit union.
- Oversee all lending functions, including underwriting, loan processing, documentation, and approval or denial of consumer, mortgage, and business loans.
- Establish performance standards and provide mentoring, coaching, and training to support the development of loan managers and staff.
- Research and assess the feasibility of new lending products; develop and execute plans to expand lending programs in response to industry trends and member needs.
- Collaborate with loan managers and members to resolve complex lending issues and minimize risk to the credit union.
- Represent and promote the credit union at external events and industry functions.

CONSUMER LOAN VP/MANAGER

Department: Lending/Collections

Reports To: Loan VP/SVP or Executive VP/Assistant Manager or COO

Position Overview:

Lead the consumer loan department to ensure daily operations run smoothly and in alignment with credit union goals. Develop and maintain lending policies and procedures that support member needs and comply with state and federal regulations. Monitor economic trends impacting consumer lending and recommend strategic actions to maintain competitiveness and financial health.

Key Responsibilities:

- Ensure all consumer loan policies, procedures, products, services, and documentation comply with federal and state regulations.
- Maintain an up-to-date loan procedure manual and ensure staff are trained and compliant with all requirements.
- Establish and manage departmental budgets that align with the credit union's strategic goals; monitor performance regularly.
- Stay informed on economic conditions and lending trends that may impact consumer lending; provide timely insights to support competitive positioning.
- Monitor competitor rates, terms, and market trends; recommend product structures and pricing strategies that reflect member needs and market conditions.
- Provide input on lending interest rates and oversee discretionary and mandatory rate adjustments.
- Develop and maintain monthly loan reports; implement procedures and tools to support effective data flow and decision-making.
- Review loan approvals and denials to ensure sound judgment and adherence to policy.
- Conduct audits of consumer loan files to verify quality and compliance with lending standards.
- Define and communicate appropriate authority levels for loan personnel; ensure staff understand and follow loan policies and procedures.
- Interview loan applicants, resolve member concerns, and make informed decisions on loan approvals or denials.

MORTGAGE LOAN VP/MANAGER

Department: Lending/Collections

Reports To: Loan VP/SVP or Executive VP/Assistant Manager or COO

Position Overview:

Lead the mortgage lending function to ensure policies and procedures effectively serve both the credit union and its members. Oversee mortgage lending staff and ensure full compliance with state and federal lending regulations. Monitor performance, recommend enhancements to mortgage loan products and services, and report on marketing strategies that support member engagement and portfolio growth.

Key Responsibilities:

- Ensure all mortgage loan policies, procedures, products, services, and documentation comply with federal and state regulations.
- Develop and maintain an up-to-date mortgage loan procedures manual; ensure staff are trained and consistently follow regulatory and internal requirements.
- Manage departmental staff, including scheduling, approving time off, conducting annual performance reviews, recruiting internal candidates, and administering coaching or disciplinary actions as needed.
- Oversee the origination and approval of all residential mortgage loans, ensuring alignment with departmental goals and service standards.
- Ensure compliance of all residential real estate loans with NCUA regulations, secondary market standards, and federal lending laws.
- Manage the sale of residential mortgage loans to the secondary market, ensuring accuracy and timeliness.
- Oversee the ongoing servicing of residential mortgage loans held in portfolio or sold with servicing retained.
- Underwrite and approve all second mortgage loans; manage foreclosure, maintenance, and sale of defaulted residential and commercial properties.
- Monitor interest rates and pricing for the residential loan portfolio to maintain competitiveness; stay informed on industry trends and market shifts.
- Lead efforts to develop internal and external programs and partnerships with mortgage brokers and other stakeholders to support loan production.
- Prepare, implement, and manage the department’s budget in alignment with the credit union’s strategic plan and financial goals.

©America’s Credit Unions 2026

MEMBER BUSINESS LOAN VP / MANAGER

Department: Lending/Collections

Reports To: Loan VP/SVP or Executive VP/Assistant Manager or COO

Position Overview:

Lead the member business lending function to ensure policies and procedures effectively serve both the credit union and its business members. Oversee compliance with all applicable state and federal business lending regulations. Manage the business lending team and monitor the loan portfolio for performance and risk. Recommend and report on enhancements to business lending products and marketing strategies. Oversee the department's annual budget and support strategic growth initiatives.

Key Responsibilities:

- Design and enhance business loan products and services that align with member needs and credit union goals.
- Ensure all business lending policies, procedures, services, and documentation comply with federal and state regulations.
- Develop and maintain a comprehensive business loan procedures manual; ensure staff are trained and compliant with current requirements.
- Establish and manage departmental budgets that support the credit union's strategic objectives; monitor performance regularly.
- Stay informed on economic conditions and lending trends that may impact business lending; provide timely insights to support competitive positioning.
- Monitor competitor rates, terms, and market activity; recommend product structures and pricing strategies that reflect current market conditions.
- Provide input and recommendations on lending interest rates to the Loan Committee.
- Evaluate staff performance to ensure high-quality service and operational excellence; recommend compensation adjustments as appropriate.
- Develop and analyze monthly loan reports; implement procedures and tools to support effective data flow and decision-making.
- Review loan approvals and denials to ensure sound judgment and adherence to policy.
- Conduct audits of business loan files to verify documentation quality and compliance.
- Define and communicate appropriate authority levels for business lending personnel to ensure consistency and accountability.

DEALER DIRECT MANAGER

Department: Lending/Collections

Reports To: Loan VP/SVP

Position Overview:

Design and execute a strategic business plan to expand the credit union's presence in the indirect auto lending market. Oversee daily operations and, if applicable, manage departmental staff. Establish policies and procedures that drive growth while minimizing risk. Build and strengthen relationships with auto dealers, and lead departmental improvements, reporting, and budget management.

Key Responsibilities:

- Develop and maintain a strategic business plan to grow the credit union's presence in the indirect auto lending market; define actionable steps and regularly assess performance against goals.
- Promote indirect lending products and programs to auto dealers to increase awareness, understanding, and engagement.
- Create and enforce policies and procedures that protect the credit union and its members while supporting indirect lending growth.
- Oversee all operations of the indirect lending program, ensuring efficiency, compliance, and member value.
- Introduce the credit union's indirect lending program to new dealerships, provide onboarding support, and facilitate smooth integration.
- Build and maintain strong relationships with participating dealerships through regular visits and ongoing communication.
- Stay current on regulatory requirements and ensure all dealer contracts and lending practices comply with state and federal laws.
- Implement systems to track and evaluate indirect lending performance; prepare and present reports to senior leadership and the Board of Directors.
- Collaborate with the marketing team to develop accurate and compliant advertising and promotional materials for indirect lending.
- Monitor economic trends and market conditions that may impact indirect lending; provide timely insights to support competitive strategy.
- Maintain awareness of competitor rates, terms, and lending practices to inform product development and pricing strategies.

©America's Credit Unions 2026

COLLECTIONS VP/ MANAGER

Department: Lending/Collections

Reports To: President/CEO/Manager or Loan VP/SVP

Position Overview:

Oversee credit and collections operations to ensure policies and procedures serve both the credit union and its members effectively. Lead and support the collections team, providing guidance and accountability. Ensure all collection practices comply with applicable state and federal regulations, maintaining ethical standards and operational integrity.

Key Responsibilities:

- Ensure credit and collection policies, procedures, and documentation comply with all federal and state regulations.
- Supervise and manage the workload of the Collections Department to maintain efficient operations and deliver courteous member service.
- Establish and monitor control procedures for late, delinquent, or potentially delinquent loans; determine when accounts should be charged to reserve.
- Communicate collection requirements and best practices to staff; train team members on alternative techniques to resolve issues positively and protect the credit union's interests.
- Review and approve actions for accounts requiring escalation beyond routine procedures; handle complex member situations and resolve non-routine issues.
- Evaluate and approve attorney billings related to collection activities.
- Authorize legal proceedings and review related documentation, including default notices, bankruptcy filings, foreclosure actions, and surrender notices, for accuracy and completeness.
- Review and approve accounts designated for write-off as uncollectible.
- Develop and maintain accurate reporting procedures for collection activities; prepare reports for senior management and the Board.
- Foster strong employee relations and support a collaborative team environment.
- Prepare and manage the department's budget in alignment with the credit union's strategic plan.
- Conduct regular performance evaluations to ensure quality work and member service across the collections team.

©America's Credit Unions 2026

LOAN OFFICER II/SENIOR

Department: Lending/Collections

Reports To: Loan VP/SVP

Position Overview:

Provide accurate and professional guidance to members on credit union products and services, ensuring compliance with internal policies and applicable state and federal regulations. Interview and evaluate loan applicants, gather background information, and analyze credit history to determine creditworthiness. Process a variety of loan applications and approve or deny requests within substantial lending authority.

Key Responsibilities:

- Conduct in-depth interviews with loan applicants to gather background information and obtain credit bureau reports; manage loans of the highest complexity, value, and risk.
- Guide members through the loan application process, ensuring all required information is complete and accurate.
- Pull and review credit reports, verify outstanding debts, estimate monthly payments for unlisted obligations, and incorporate them into the application.
- Calculate debt-to-income ratios and determine the proportion of secured versus unsecured debt.
- Complete loan applications via phone or electronic platforms.
- Assess collateral requirements and establish appropriate payment plans for loan applicants.
- Evaluate co-maker eligibility based on submitted statements and credit ratings.
- Approve or deny loan applications within assigned authority, ensuring sound lending decisions.
- Communicate loan denials professionally and courteously, offering guidance and alternative solutions to help members qualify in the future.
- Verify loan amounts and repayment terms on approved applications.
- Prepare loan documents and disburse funds upon approval.
- Implement new loan products and services as directed by management.
- Promote lending and other credit union products through effective cross-selling.
- Train new loan officers and provide ongoing support and guidance to less experienced staff.

©America's Credit Unions 2026

LOAN OFFICER I

Department: Lending/Collections
Reports To: Loan VP/SVP

Position Overview:

Provide accurate information on credit union products and services in accordance with internal policies and applicable federal and state regulations. Interview and evaluate applicants for routine loans, gather background and credit history, and process loan applications. Analyze creditworthiness and approve or deny loans within assigned authority, ensuring sound lending decisions and member satisfaction.

Key Responsibilities:

- Interview loan applicants to gather background information and obtain credit bureau reports.
- Assist members in completing loan applications, ensuring all required information is accurate and complete.
- Pull and review credit reports, verify outstanding debts, estimate monthly payments, and include any unlisted obligations in the application.
- Calculate debt-to-income ratios and determine the proportion of secured versus unsecured debt.
- Complete loan applications via phone or electronic platforms.
- Identify appropriate collateral and payment plans for members applying for loans.
- Evaluate co-maker eligibility based on submitted statements and credit ratings.
- Approve or deny loan applications within assigned authority.
- Communicate loan denials professionally and courteously, offering guidance and alternative options to help members qualify in the future.
- Verify loan amounts and repayment terms on approved applications.
- Prepare loan documents and disburse funds upon approval.
- Implement new loan products and services as directed by management.
- Promote lending and other credit union products through effective cross-selling.

©America's Credit Unions 2026

LOAN PROCESSOR

Department: Lending/Collections

Reports To: Loan VP/SVP

Position Overview:

Conduct professional interviews with loan applicants, representing the credit union with integrity and care throughout the lending process. Research applicant background information, resolve discrepancies, and process loan applications accurately. Support additional lending-related duties to ensure smooth and compliant operations.

Key Responsibilities:

- Send loan applications and related information to members and prospective members via mail or email.
- Gather background information on loan applicants and investigate any discrepancies to ensure accuracy.
- Conduct loan interviews in person or by phone, providing professional and welcoming service throughout the process.
- Assist members in completing loan applications, ensuring all required information is accurate and complete.
- Answer member questions and explain loan options, required insurance, credit union policies, interest rates, payoff procedures, and other relevant details.
- Complete loan applications electronically or over the phone.
- Verify employment information for loan applicants.
- Present completed applications and supporting documentation to loan officers for review.
- Maintain organized filing systems to track required documentation and ensure compliance with credit union policies and procedures.
- Purge outdated or unnecessary loan documents in accordance with retention guidelines.
- Send credit notices to spouses when applicable.
- Notify vendors to place the credit union's security interest on title documents and ensure title records are accurate and current.
- Input loan data into the system as needed.
- Cross-sell credit union products and services during member interactions.

©America's Credit Unions 2026

LOAN CLERK

Department: Lending/Collections

Reports To: Loan VP/SVP

Position Overview:

Answer incoming calls for the Loan Department and provide accurate information on basic lending inquiries. Direct member questions to the appropriate lending staff and support a variety of administrative and service-related tasks within the lending function to ensure efficient operations and a positive member experience.

Key Responsibilities:

- Answer incoming calls to the Loan Department professionally and courteously; provide basic lending information, route calls to appropriate loan officers, take messages, and ensure timely follow-up.
- Serve as the department receptionist, welcoming members and guests and ensuring they receive prompt attention from lending staff.
- Prepare and type loan documents for approved applications, ensuring accuracy and completeness.
- Generate and process loan denial forms for declined applications.
- Maintain and update loan records in the credit union's system, verifying accuracy and completeness.
- Assist members and employees with general questions regarding lending services and procedures.
- Send loan applications and related information to members and prospective members via mail or email.
- Schedule appointments with loan officers and manage the department calendar to support efficient service delivery.
- Perform word processing tasks for the Loan Department, ensuring all documentation is accurate and complete.
- Maintain organized and up-to-date files and records to support smooth departmental operations.

MEMBER BUSINESS LOAN OFFICER II / SENIOR

Department: Lending/Collections

Reports To: Business Loan Vice President or Business Services VP

Position Overview:

Provide expert guidance to current and prospective business members on credit union products and services, ensuring full compliance with internal policies and applicable federal and state regulations. Develop and manage the business loan portfolio, and offer strategic input to the VP of Lending on emerging products and industry trends. Prepare and coordinate loan documentation, and approve or deny business loan applications within substantial credit authority.

Key Responsibilities:

- Conduct in-depth interviews with business loan applicants to gather background information and obtain credit bureau reports; manage loans involving high complexity, value, and risk.
- Meet with members requesting new business loans, refinancing, or restructuring of existing loans to assess needs and gather complete application details.
- Assist members in completing loan applications in person, by phone, or electronically, ensuring accuracy and completeness.
- Pull and review credit reports, verify outstanding debts, estimate monthly payments for unlisted obligations, and incorporate them into the application.
- Calculate debt-to-income ratios and determine the proportion of secured versus unsecured debt.
- Ensure all lending decisions follow sound assessment practices and comply with the credit union's Business Lending policy.
- Evaluate borrower-provided information to assess creditworthiness and loan viability.
- Approve or deny business loan applications within assigned authority and review applications submitted by less senior loan officers.
- Communicate loan denials professionally, explaining reasons and exploring alternative solutions with members.
- Verify loan amounts and repayment terms on approved applications; prepare loan documents and disburse funds accordingly.
- Respond to member inquiries ranging from routine to complex regarding business loan products and processes.
- Resolve member and non-member complaints in a courteous and professional manner.
- Coordinate collection efforts for business loan accounts to ensure timely resolution and recovery.
- Implement new loan products and services as directed by management
- Promote lending and other credit union products through effective cross-selling during member interactions.

©America's Credit Unions 2026

MEMBER BUSINESS LOAN OFFICER I

Department: Lending/Collections

Reports To: Business Loan Vice President or Business Services VP

Position Overview:

Provide professional guidance to current and prospective business members on credit union products and services, ensuring compliance with all policies and applicable federal and state regulations. Develop and manage the business loan portfolio by preparing, evaluating, and processing loan applications and related documentation. Approve or deny business loan requests within assigned credit authority, supporting sound lending decisions and member success.

Key Responsibilities:

- Interview business loan applicants to gather background information and obtain credit bureau reports.
- Meet with members requesting refinancing or restructuring of existing business loans.
- Assist members with completing business loan applications in person, by phone, or electronically, ensuring all required information is accurate and complete.
- Pull and review credit reports, verify outstanding debts, estimate monthly payments for unlisted obligations, and incorporate them into the application.
- Calculate debt-to-income ratios and determine the proportion of secured versus unsecured debt.
- Ensure all lending decisions follow sound analysis and comply with the credit union's Business Lending policy.
- Evaluate borrower-provided information to assess creditworthiness and loan viability.
- Approve or deny business loan applications within established authority limits.
- Communicate loan denials professionally, explaining reasons and exploring alternative options with members.
- Verify loan amounts and repayment terms on approved applications; prepare loan documents and disburse funds accordingly.
- Respond to member inquiries related to business loans and provide clear, helpful guidance.
- Manage collection activities for business loan accounts.
- Resolve member and nonmember complaints in a courteous and professional manner.
- Cross-sell lending and other credit union products when appropriate to support member financial needs.

©America's Credit Unions 2026

CONSUMER LOAN OFFICER II/Senior

Department: Lending/Collections

Reports To: Consumer Loan VP/Manager or Loan VP/SVP

Position Overview:

Provide accurate and professional guidance to current and prospective members on credit union products and services, ensuring compliance with all policies, procedures, and applicable regulations. Evaluate, process, and document consumer loan applications and related forms. Exercise loan authority to approve or deny a variety of consumer loan requests. Promote credit union offerings through effective cross-selling and member engagement.

Key Responsibilities:

- Conduct loan interviews and guide members in selecting loan products that best meet their financial needs.
- Assist members in completing loan applications via phone or electronic channels.
- Request, review, and evaluate credit reports and all required documentation to support loan decisions.
- Calculate debt-to-income ratios and assess the proportion of secured versus unsecured debt.
- Recommend loan terms and communicate commitments clearly to prospective borrowers.
- Determine collateral requirements and establish appropriate payment plans.
- Assess co-maker eligibility based on credit rating and submitted statements.
- Notify applicants of loan decisions and follow up to resolve any questions or discrepancies.
- Maintain a competitive interest rate structure in alignment with credit union policies and market trends.
- Stay current on laws and regulations related to installment loan security agreements.
- Manage delinquent loan accounts when assigned, ensuring timely follow-up and resolution.
- Handle complex, high-value, and high-risk loan applications with accuracy and professionalism.
- Train new consumer loan officers and provide ongoing support to junior staff.

©America's Credit Unions 2026

CONSUMER LOAN OFFICER I

Department: Lending/Collections

Reports To: Consumer Loan VP/Manager or Loan VP/SVP

Position Overview:

Provide accurate and professional guidance to members on credit union products and services, ensuring full compliance with credit union policies and applicable federal and state regulations. Prepare, evaluate, and process consumer loan applications, including all required documentation. Approve or deny loans within authorized parameters and promote relevant products and services to support member financial needs.

Key Responsibilities:

- Conduct loan interviews and guide members toward consumer loan products that best meet their financial needs.
- Assist members in completing loan applications via phone or electronic channels.
- Request, review, and evaluate all necessary documentation, including credit reports, to support loan decisions.
- Calculate debt-to-income ratios and assess collateral requirements and payment plans for routine loan applications.
- Communicate loan decisions to applicants and follow up to resolve questions or clarify application details.
- Recommend loan terms and inform borrowers of commitments and next steps.
- Maintain a competitive interest rate structure aligned with credit union policies and market conditions.
- Review and apply regulations related to installment loan security agreements.
- Manage delinquent loan files and support efforts to resolve outstanding accounts.

©America's Credit Unions 2026

CONSUMER LOAN PROCESSOR/CLERK

Department: Lending/Collections

Reports To: Consumer Loan VP/Manager or Loan VP/SVP

Position Overview:

Support the consumer lending process by answering member questions about loan products and rates, providing applications, and scheduling appointments with loan officers. Enter and update loan data in the credit union's system, and review loan documents for completeness and accuracy to ensure smooth processing and member satisfaction.

Key Responsibilities:

- Send loan applications and related materials to members and prospective members via mail or email.
- Answer incoming calls to the loan department, provide routine information, route inquiries to loan officers, and ensure timely follow-up.
- Schedule member appointments and manage the consumer loan department calendar to support efficient service delivery.
- Provide administrative support to loan officers and staff, including updating loan data, preparing correspondence, and assembling loan documentation.
- Review loan files to confirm completeness and accuracy of signatures, dates, and supporting documents.
- Verify legal details in loan documents, including vesting, property descriptions, closing dates, and member signatures.
- Maintain organized records for new and paid consumer loans; perform clerical tasks using office systems and software.
- Order credit reports for loan officers and ensure timely delivery.
- Manage inventory of loan department forms and collateral materials, ensuring adequate stock and accessibility.
- Promote credit union products and services through effective cross-selling during member interactions.

©America's Credit Unions 2026

MORTGAGE LOAN OFFICER II/SENIOR

Department: Lending/Collections

Reports To: Mortgage Loan VP/Manager or Loan VP

Position Overview:

Provide professional guidance to members on credit union products and services in accordance with internal policies and applicable state and federal regulations. Interview applicants for real estate loans, gather background information, and assess credit history to determine creditworthiness. Process loan applications and approve or deny requests within substantial lending authority, ensuring sound financial decisions and member satisfaction.

Key Responsibilities:

- Grow the mortgage loan portfolio by conducting member seminars and outreach to realtors, contractors, and other industry partners.
- Establish and monitor control procedures for the first-mortgage loan portfolio to ensure compliance, accuracy, and performance.
- Interview loan applicants and guide members through the mortgage application process, handling loans of the highest complexity, value, and risk.
- Obtain and evaluate credit bureau reports; verify outstanding debts and calculate monthly payments for unlisted obligations to ensure complete financial assessment.
- Approve or deny real estate loan applications based on thorough analysis; communicate decisions and provide guidance on denials.
- Ensure accurate processing of all real estate loans and prepare complete loan application and documentation packets for closing.
- Coordinate payment of title company fees for title searches, legal services, and appraisals.
- Calculate and pay real estate taxes, including adjustments for tax shortages and revised monthly payments.
- Maintain accurate records of insurance and tax obligations for real estate loans.
- Manage escrow accounts for timely payment of members' property taxes and insurance premiums.
- Oversee the second-mortgage portfolio and develop targeted marketing plans to promote these products.
- Monitor delinquent real estate loans and take appropriate action to mitigate risk and support member resolution.
- File required documentation with the state land title office for second mortgages.
- Train new mortgage loan officers and provide ongoing support and guidance to junior staff.

©America's Credit Unions 2026

MORTGAGE LOAN OFFICER I

Department: Lending/Collections

Reports To: Mortgage Loan VP/Manager or Loan VP/SVP

Position Overview:

Provide accurate and professional guidance to members on credit union products and services, ensuring compliance with all policies and applicable state and federal regulations. Interview applicants for real estate loans, prepare and assess loan documentation, and process applications thoroughly. Approve or deny loan requests within assigned credit authority based on a comprehensive evaluation of each applicant's financial background. Actively promote credit union products and services to support member financial goals.

Key Responsibilities:

- Grow the mortgage loan portfolio by conducting member seminars and building relationships with realtors, contractors, and other industry professionals.
- Establish and monitor control procedures for the first-mortgage loan portfolio to ensure compliance and performance.
- Interview loan applicants and guide members through the mortgage application process, ensuring completeness and accuracy.
- Obtain and evaluate credit bureau reports; verify outstanding debts and calculate monthly payments for any unlisted obligations.
- Approve or deny real estate loan applications based on creditworthiness and lending criteria; communicate decisions and provide guidance on denials.
- Ensure accurate processing of all real estate loans and prepare complete loan application and documentation packets for closing.
- Coordinate payment of title company fees for title searches, legal services, and appraisals.
- Calculate and pay real estate taxes, including adjustments for tax shortages and revised monthly payments.
- Maintain accurate records of insurance and tax obligations for real estate loans.
- Manage escrow accounts for timely payment of members' property taxes and insurance premiums.
- Oversee the second-mortgage portfolio and develop targeted marketing plans to promote these products.
- Monitor delinquent real estate loans and take appropriate action to mitigate risk and support member resolution.
- File required documentation with the state land title office for second mortgages.

MORTGAGE LOAN PROCESSOR/CLERK

Department: Lending/Collections
Reports To: Mortgage Loan VP/Manager

Position Overview:

Respond to member inquiries regarding real estate loan products and rates. Gather and assess financial information to determine mortgage loan eligibility. Provide loan applications, conduct interviews for routine loans or to collect additional details, and schedule appointments with mortgage loan officers. Review, verify, and organize loan documentation to ensure accuracy and completeness for real estate transactions.

Key Responsibilities:

- Review and process mortgage loan applications; conduct member interviews as needed and follow up to collect required documentation.
- Provide all applicable disclosures for both fixed- and variable-rate mortgage loans in accordance with regulatory requirements.
- Calculate and present good faith estimates of closing costs to members.
- Verify employment, deposit accounts, and liabilities to prepare loan applications using confirmed financial information.
- Order and evaluate credit reports to assess applicant creditworthiness based on industry standards and collateral/equity value.
- Approve or deny second mortgage open-end and closed-end loan applications within delegated authority.
- Request flood certifications to determine whether properties are located in designated flood zones.
- Perform preliminary reviews of loan files, including title reports, flood determinations, hazard insurance binders, and appraisals.
- Order title work from attorneys and ensure all documentation is complete and accurate.
- Establish repayment schedules and interest rates based on loan guidelines and current rates.
- Prepare closing packages, resolving outstanding items to ensure timely and accurate loan closings.

UNDERWRITER

Department: Lending/Collections
Reports To: SVP/VP of Lending

Position Overview:

Approve and process consumer loans in a centralized lending environment, serving members and microenterprise businesses. Lead loan processing functions to ensure accuracy and compliance. Evaluate applications within lending authority and recommend solutions that align credit union products with each member’s financial goals.

Key Responsibilities:

- Deliver prompt, accurate, and courteous service across all channels while fostering a positive member experience.
- Maintain current knowledge of lending policies, procedures, authority limits, and system functionality; suggest improvements as needed.
- Ensure compliance with federal and state laws related to consumer lending and new accounts.
- Analyze financial data and documentation to determine loan feasibility; approve or recommend exceptions.
- Identify lending opportunities to assist members and support portfolio growth.
- Document loan exceptions clearly in the loan file and system notes.
- Underwrite consumer loan applications accurately and in a timely manner to meet team goals.
- Process consumer and real estate loans; follow up on missing documents and delayed filings.
- Order necessary underwriting documentation, including AVMs, appraisals, title work, and flood certifications.
- Resolve member account issues using all available resources.
- Support monthly lending projects such as post-mortem reviews, rate studies, and data monitoring.
- Collaborate with external partners on new loan and grant opportunities, including Ability Center applications.
- Provide backup support for Lending Support Specialist tasks, including title filings, insurance monitoring, adverse action notices, and audit assistance.
- Coordinate with the Lending Manager to prioritize workflow during peak periods or staff absences.
- Participate in departmental and all-staff meetings.
- Complete work accurately, efficiently, and on time; maintain professional records and confidentiality.

©America’s Credit Unions 2026

COLLECTOR/ADJUSTER

Department: Lending/Collections
Reports To: Collections VP/Manager

Position Overview:

Manage delinquent and late loan accounts by initiating follow-up communications and maintaining accurate records. Support timely collections while balancing member goodwill with the credit union's financial interests. Ensure reminders and outreach efforts are handled professionally and in alignment with credit union policies.

Key Responsibilities:

- Monitor loan payments for delinquency and initiate follow-up with members via phone or mail to resolve overdue balances professionally.
- Contact members with high-balance or delinquent accounts to understand the cause of delinquency and develop repayment or workout plans.
- Notify co-signers of delinquent account status and maintain clear communication throughout the resolution process.
- Update member records and system accounts using the credit union's loan recovery tools.
- Obtain credit bureau reports and conduct skip tracing to locate members with delinquent accounts.
- Maintain accurate records for repossessions, bankruptcies, and charge-offs.
- Review payroll deductions and changes that may impact loan repayment status.
- Assist members in resolving delinquent real estate loans and explore options to bring accounts current.
- Determine when to negotiate settlements or initiate foreclosure and repossession actions.
- Coordinate with attorneys and agencies to manage collateral repossession.
- File claims, attend hearings, and work with trustees on bankruptcy cases.
- Investigate and correct discrepancies in loan applications and credit reports to ensure data accuracy.

©America's Credit Unions 2026

COLLECTION CLERK

Department: Lending/Collections

Reports To: Collections VP/Manager

Position Overview:

Provide administrative support to the Collections Department by answering calls, processing correspondence, and maintaining accurate records. Contact members to understand the cause of loan delinquency and recommend appropriate actions when collateral may be at risk, reporting findings to the supervisor.

Key Responsibilities:

- Process all collections department correspondence with accuracy, including generating form letters, printing labels, and providing general administrative support.
- Analyze delinquent accounts to determine next steps based on account type, balance owed, credit score, and collateral value.
- Maintain organized and up-to-date collection files in accordance with department procedures.
- Enter data into the credit union's collection system and generate reports as needed.
- Respond to member inquiries regarding payment notices and delinquent accounts, providing clear and accurate information.
- Oversee the mailing of payment notices, ensuring errors are identified and corrected promptly.
- Explain loan status to members in a clear and professional manner upon request.
- Follow up on delinquent loans by contacting members to arrange interest, partial, or full payments.
- Maintain detailed written records of all communications related to delinquent accounts.
- Receive and issue receipts for mail payments, and route them to the teller as appropriate.
- Prepare and submit required documentation to collection agencies and post payments received from those agencies.
- Correspond with attorneys regarding accounts referred for legal action.

PLASTIC CARD MANAGER/SUPERVISOR

Department: Plastic Card

Reports To: Executive VP/Assistant Manager or COO

Position Overview:

Supervise the Plastic Cards Department, overseeing daily operations, staff hiring, training, and performance. Set departmental goals and ensure consistent service delivery. Review plastic card applications and make approval or denial decisions in accordance with credit union policies and member needs.

Key Responsibilities:

- Hire, train, and supervise staff within the Plastic Cards Department, ensuring team performance and development.
- Develop, implement, and evaluate departmental policies and procedures to support operational efficiency and member service.
- Prepare and analyze monthly departmental reports to track performance and identify areas for improvement.
- Manage the department's budget in alignment with the credit union's overall strategic goals.
- Ensure compliance with all applicable regulations governing plastic card operations.
- Review and assess credit, debit, and ATM card applications; approve or deny based on credit union policies and member eligibility.
- Provide guidance on card authorizations that exceed established limits.
- Draft and maintain overdraft protection policies and internal member service procedures.
- Review and process credit limit increases, name changes, and other account maintenance requests related to card services.
- Oversee compliance activities, arbitration processes, and employee record management within the department.

©America's Credit Unions 2026

PLASTIC CARD CLERK

Department: Plastic Card
Reports To: Plastic Card Manager

Position Overview:

Serve members by responding to credit, debit, and ATM card inquiries in person or by phone. Process related financial transactions accurately and efficiently while delivering professional and courteous service.

Key Responsibilities:

- Answer member inquiries by phone and process financial transactions with professionalism, accuracy, and efficiency.
- Input and maintain data for new credit, debit, and ATM card accounts.
- Research and resolve member concerns related to account statements, transaction disputes, and monetary adjustments.
- Process file maintenance requests, including name and address changes, card replacements, and account closures.
- Reconcile and balance associated general ledger accounts and daily banking settlements.
- Perform additional departmental duties as assigned to support smooth operations.
- Maintain thorough knowledge of credit union history, philosophy, policies, and procedures.
- Actively cross-sell credit union products and services based on member needs.

MEMBER SERVICE REPRESENTATIVE—PLASTIC CARDS

Department: Plastic Card

Reports To: Plastic Card Manager/Supervisor or Member Service VP

Position Overview:

Provide account support to members by opening new plastic card accounts and responding to inquiries related to credit, debit, and ATM cards. Assist with card-related requests, ensuring accurate information, timely service, and a positive member experience in accordance with credit union policies and procedures.

Key Responsibilities:

- Answer member inquiries by phone and process financial transactions with courtesy and efficiency.
- Process credit, debit, and ATM card applications in accordance with credit union policies.
- Assist members in opening new plastic card accounts and provide guidance on card features and usage.
- Research and resolve member concerns related to account statements, transaction disputes, and monetary adjustments.
- Process personal identification number (PIN) requests and ensure timely delivery.
- Generate and maintain plastic card security reports for internal review and compliance.
- Support members in recovering plastic cards following theft or loss, ensuring secure reissuance.
- Cross-sell additional credit union products and services based on member needs and account activity.

©America's Credit Unions 2026

ATM SPECIALIST

Department: Plastic Card

Reports To: Executive VP/Assistant Manager or COO or Plastic Card Manager/Supervisor

Position Overview:

Manage daily ATM operations, including cash replenishment, balancing, and discrepancy resolution. Process member ATM applications and coordinate technology support with external vendors to ensure reliable and secure ATM services.

Key Responsibilities:

- Visit ATMs daily to collect transaction summaries and member deposits.
- Replenish ATMs with cash, memo printout paper, envelopes, and deposit slips to ensure uninterrupted service.
- Verify member cash and check deposits against machine transaction records; research and resolve discrepancies promptly.
- Adjust member accounts when input errors occur and communicate resolutions clearly and professionally.
- Balance transaction totals for each assigned ATM and forward items to the operations or proof department.
- Process ATM card orders for members and promote additional credit union products or services when appropriate.
- Report ATM malfunctions to service and maintenance teams; coordinate and evaluate vendor repairs as needed.
- Ensure ATM operations comply with all federal and state regulations as well as credit union policies and procedures.

©America's Credit Unions 2026

SVP/VP OF IT (#2 position)

Department: Information Systems

Reports To: Chief Information Officer or President/CEO/Manager

Position Overview:

Assist in planning, overseeing, and managing the IT/IS department and the credit union's overall technology infrastructure. Support the development of short- and long-term technology strategies that deliver efficient, secure, and cost-effective solutions to meet organizational needs.

Key Responsibilities:

- Collaborate with direct reports and the CIO to develop and implement short- and long-term strategic operational plans for IT that align with the credit union's business priorities.
- Define departmental goals, strategies, and performance metrics to ensure the IT function operates efficiently and effectively.
- Lead efforts to strengthen business continuity, including disaster recovery planning, departmental recovery strategies, business impact assessments, and implementation of security protocols such as antivirus and firewall protections.
- Research emerging technology trends to maintain competitiveness in product and service offerings; stay current on advancements in hardware, software, networks, and systems.
- Evaluate, design, and adapt technology platforms to enhance both member and employee experiences.
- Assist in negotiating cost-effective contracts for systems, hardware, software, peripherals, warranties, maintenance programs, and IT consulting services.
- Develop, update, and monitor compliance with disaster recovery and security plans, ensuring alignment with internal policies and external regulations.
- Ensure operational manuals and documentation are accurate, current, and compliant with state and federal requirements.
- Prepare, implement, and manage the IT department's budget in alignment with the credit union's strategic and financial goals.
- Develop, apply, and evaluate departmental policies and procedures to support operational consistency and regulatory compliance.

©America's Credit Unions 2026

IT MANAGER/SUPERVISOR

Department: Information Systems
Reports To: Information Systems VP or CIO

Position Overview:

Continuously assess and plan the credit union's technology infrastructure, including hubs, switches, enterprise routers, servers, and network hardware and software. Recommend upgrades, changes, or new solutions that align with the evolving needs of the organization and support secure, efficient operations.

Key Responsibilities:

- Develop and maintain strategic direction for LAN technologies, VoIP, telecommunications, and related hardware and software; stay informed on emerging technologies and their impact on credit union operations and costs.
- Establish configuration and performance standards for the network; implement controls to ensure consistent performance and reliability.
- Evaluate business needs and goals, research available solutions, and design systems and procedures that best support organizational objectives.
- Create and execute implementation plans for new technology projects, including documentation, timelines, procedures, and accountability measures.
- Lead and coach network staff to ensure alignment with departmental goals, regulatory requirements, and budgetary guidelines.
- Oversee personnel administration within the department, including job assignments, training, performance evaluations, and compensation reviews.
- Monitor industry trends and regulatory changes affecting credit union technology; respond proactively to maintain compliance and operational readiness.
- Make purchasing decisions based on competitive bids and maintain accurate procurement documentation.
- Develop and maintain a comprehensive disaster recovery plan for network infrastructure.
- Prepare and manage the department's annual budget; recommend capital expenditures and monitor performance against financial targets.
- Ensure network systems support fast, secure, and reliable access to information for staff, enabling efficient member service.
- Provide professional, courteous, and timely hardware, software, and network support to internal teams.

©America's Credit Unions 2026

SYSTEMS ANALYST

Department: Information Systems

Reports To: Information Systems Manager/Supervisor or Information Systems VP

Position Overview:

Coordinate information systems (IS) projects by working closely with management, end users, IS staff, and vendors. Serve as the project lead with full responsibility for successful implementation. Oversee IS-related activities for assigned departments and support internal clients through ongoing system evaluations focused on streamlining operations and delivering added value.

Key Responsibilities:

- Design and develop application solutions for assigned departments; serve as the primary technical liaison between system users, vendors, and the Information Systems (IS) team.
- Provide project management support for departmental systems and related technology initiatives.
- Act as the main point of contact for application system issues; assess, debug, test, and document problems, and recommend solutions including new applications when appropriate.
- Follow up on issue resolution and keep users informed of status; thoroughly test and debug systems before deployment.
- Monitor user proficiency and provide ongoing training; communicate system updates and revise online scripts to reflect changes in procedures or policies.
- Coordinate enhancements to existing systems, including requirements gathering, design specifications, documentation, and vendor-client communication.
- Serve as a resource for users by identifying appropriate data sources, assisting with report generation, and training users to retrieve information independently.
- Lead or support in-house development projects or vendor-based system implementations as project coordinator.
- Manage technical aspects of system conversions, file expansions, and interface integrations.
- Maintain a strong understanding of departmental operations and systems to provide comprehensive technical support.

©America's Credit Unions 2026

PROGRAMMER

Department: Information Systems

Reports To: Information Systems Manager/Supervisor or Information Systems VP

Position Overview:

Under the supervision of the Information Systems Manager, Supervisor, or Vice President, support software development and maintenance by coding, testing, and debugging programs. Install new applications and update existing ones to ensure system functionality and performance.

Key Responsibilities:

- Design, develop, implement, and maintain application software in accordance with established standards and specifications using approved programming languages.
- Customize vendor-acquired software using tables, profiles, and other tools to reflect approved user-specified changes.
- Apply approved updates to application software to maintain compliance, resolve issues, and enhance functionality.
- Participate in the evaluation and selection of proprietary or third-party software solutions; assess cost-effectiveness and efficiency of building versus buying.
- Collaborate with technical support and operations teams to create documentation and procedures for software use, operation, backup and recovery, troubleshooting, and automation.
- Document newly developed programs and modifications to existing applications.
- Partner with end users to test application software for accuracy, integrity, interoperability, and completeness to ensure desired outcomes.
- Train users on application functionality and validate their ability to operate systems effectively; document testing and training outcomes.
- Analyze software failures and revise programs or procedures as needed to ensure reliability and performance.

©America's Credit Unions 2026

NETWORK ADMINISTRATOR

Department: Information Systems

Reports To: Information Systems Manager/Supervisor or Information Systems VP

Position Overview:

Support the administration of the credit union’s technology infrastructure by monitoring the performance and efficiency of network hardware and software, including hubs, switches, routers, and servers. Recommend upgrades, changes, or new technologies based on ongoing network analysis. Install hardware and software, and troubleshoot network issues to ensure reliable end-user support and system performance.

Key Responsibilities:

- Maintain and support the credit union’s local and wide area network infrastructure, ensuring all systems, servers, PCs, and peripheral devices operate reliably.
- Execute and monitor backup procedures to safeguard the integrity and security of the technology environment.
- Diagnose and troubleshoot IT issues across the infrastructure; test and implement solutions to ensure full resolution.
- Respond to user-reported problems related to software applications, system integration, and hardware; provide timely and effective support.
- Deliver individual technical assistance to end users via phone, in person, or online to resolve issues and answer questions.
- Install, configure, and test servers and peripheral systems including printers; maintain proficiency in current operating systems and technologies.
- Maintain accurate documentation for all equipment, software, warranties, and support services.
- Install and test new software for both network-wide and individual user applications.
- May administer and maintain the phone system.
- May be responsible for repairing and maintaining copiers, printers, PCs, and laptops.
- Stay current with emerging hardware and software technologies; recommend upgrades or new solutions to enhance network efficiency and security.

TECHNOLOGY SPECIALIST

Department: Information Systems

Reports To: Information Systems Manager/Supervisor or Information Systems VP

Position Overview:

Install, upgrade, and maintain computer hardware and peripheral devices to support reliable system performance. Coordinate technology needs with outsourced vendors to ensure efficiency and cost-effectiveness. Assist the Information Systems Manager, Supervisor, or Vice President in researching, planning, and implementing new technologies that enhance member access and improve staff productivity.

Key Responsibilities:

- Install and modify data communication systems; provide technical support and consultation for complex operating systems.
- Research and evaluate new technologies, equipment, and data processing methods; assess technical requirements for hardware and software upgrades.
- Maintain databases and system libraries, including oversight of systems security functions.
- Design and maintain systems documentation in compliance with internal policies and security regulations.
- Coordinate technology resources across systems, including core platforms, telecommunications networks, phone systems, and PC connectivity.
- Evaluate and procure technology equipment and supplies in accordance with budget guidelines.
- Stay current with emerging hardware developments and industry standards.
- Review technology proposals and vendor contracts; provide recommendations to management on bids, outsourcing, and vendor selection.
- Manage vendor relationships to ensure service quality and timeliness; serve as contracts administrator for outsourced technology services.
- Ensure all software licenses are properly maintained and compliant with usage agreements.

©America's Credit Unions 2026

WEB ADMINISTRATOR

Department: Information Systems

Reports To: Information Systems Manager/Supervisor or Information Systems VP

Position Overview:

Design, implement, and maintain the credit union's website to ensure accurate, timely, and engaging content related to products, services, rates, promotions, and educational resources. Support online marketing efforts by promoting credit union offerings through digital channels and evaluating site performance for member and prospect engagement. Manage relationships with external internet vendors to ensure quality and alignment with strategic goals.

Key Responsibilities:

- Develop, maintain, and coordinate website content, including newsletter articles, event announcements, promotional campaigns, and rate updates.
- Monitor all website information to ensure accuracy, relevance, and timeliness.
- Track software licenses to ensure compliance with vendor requirements.
- Enforce and maintain internet standards to protect the credit union's domain and hosted sites.
- Administer all legal internet domains owned by the credit union, ensuring compliance with internet privacy regulations.
- Manage internal and external email systems; troubleshoot issues, resolve problems, and evaluate vendor performance regularly.
- Maintain and monitor web servers operating on the credit union's internet domain.
- Oversee the credit union's intranet, ensuring content is accurate, timely, and aligned with internal policies and procedures.
- Explore innovative ways to enhance online member services and improve operational efficiency.
- Train credit union staff on effective website use to better assist members.

©America's Credit Unions 2026

DATA ENTRY SPECIALIST

Department: Information Systems

Reports To: Information Systems Manager/Supervisor or Information Systems VP

Position Overview:

Perform a variety of clerical and data processing tasks to support credit union operations. Ensure the accuracy and integrity of all data entered and maintained, contributing to efficient workflows and reliable recordkeeping.

Key Responsibilities:

- Perform accurate data entry and processing tasks for the Information Systems department and other areas of the credit union.
- Verify all data inputs to ensure accuracy and completeness.
- Review incoming data and resolve discrepancies before system entry.
- Support specialized data entry functions, such as ACH transactions or lending operations.
- Generate reports as requested to support departmental needs.
- Complete a variety of clerical tasks with moderate complexity to support daily operations.
- Provide telephone support and assist with general administrative duties as needed.

©America's Credit Unions 2026

SVP/VP OF MARKETING (#2 position)

Department: Marketing

Reports To: Chief Marketing Officer or President/CEO/Manager

Position Overview:

Lead or support the development, implementation, and ongoing management of the credit union's strategic marketing and public relations plans. Conduct research to identify marketing needs and analyze industry trends to ensure the credit union remains competitively positioned. Provide oversight, direction, and evaluation of internal staff and external vendors involved in executing marketing and public relations campaigns.

Key Responsibilities:

- Contribute to the development of the strategic marketing plan and present recommendations to the Chief Marketing Officer, CEO, and/or Board of Directors.
- Prepare, implement, and manage the department's budget in alignment with the credit union's overall strategic and financial goals.
- Conceptualize and execute creative marketing and public relations initiatives; design, develop, and implement campaigns while tracking performance and making adjustments to ensure effectiveness.
- Analyze market trends and demographic data to identify opportunities for new products, services, and member engagement strategies; stay informed on evolving marketplace dynamics.
- Research and recommend enhancements to existing products and services to improve member experience and meet financial needs.
- Create and review marketing materials including letters, direct mail, press releases, collateral, and forms; collaborate with external vendors on design, content, and delivery of campaigns.
- Evaluate and recommend marketing and advertising vendors for partnership opportunities.
- Recommend new services and updates to existing offerings based on member needs and market research.
- Ensure all marketing and public relations materials comply with applicable state and federal regulations; stay current on regulatory changes.
- Develop, implement, and assess departmental policies and procedures to support consistency, compliance, and strategic alignment.

MARKETING MANAGER/SUPERVISOR

Department: Marketing

Reports To: Marketing VP/Director

Position Overview:

Oversee the daily operations of the credit union's marketing department, ensuring all campaigns, promotions, delivery channels, and community engagement activities align with internal policies and comply with applicable regulations. Monitor the effectiveness and compliance of marketing initiatives to support brand visibility, member engagement, and strategic growth.

Key Responsibilities:

- Oversee the execution and performance tracking of approved marketing plans and budgets, ensuring alignment with strategic goals.
- Develop, implement, and maintain a marketing compliance filing system; use marketing platforms or tracking tools to monitor campaign effectiveness.
- Create media advertising and sales literature directly or in collaboration with advertising agencies and external vendors.
- Plan and distribute member communications—including newsletters, special mailings, and promotional announcements—highlighting new products, updates, and service enhancements.
- Design and administer member surveys to gather feedback on products, services, service quality, and potential offerings.
- Analyze survey results and marketing performance data to assess program effectiveness and identify opportunities for improvement.
- Communicate marketing initiatives across departments to ensure employees are informed and aligned with current promotions, campaigns, and product launches.

BUSINESS DEVELOPMENT MANAGER

Department: Marketing

Reports To: Marketing VP/Director

Position Overview:

Develop and execute strategic plans to drive new business growth and expand market presence. Oversee daily business development operations and lead a team focused on cultivating new relationships and strengthening existing partnerships across corporate sponsorships, auto dealerships, RV, boat, and motorcycle dealers, realtors, and other key channels.

Key Responsibilities:

- Lead the business development team and monitor departmental performance against goals for new member and SEG acquisition.
- Manage the business development budget to ensure alignment with projected expenses and strategic priorities.
- Coach and train staff to engage professionally and effectively with members, SEGs, auto dealers, realtors, and other partners.
- Research local demographics to identify target populations and develop outreach lists for potential SEGs and new members.
- Initiate contact with prospective SEGs, dealerships, brokers, and community partners to promote credit union products and services.
- Serve as the primary liaison for existing SEGs, maintaining strong relationships and coordinating enrollment meetings and presentations.
- Represent the credit union through active participation in community, business, and charitable events to enhance visibility and engagement.
- Promote credit union products and services through cross-selling strategies tailored to member and SEG needs.
- Oversee direct marketing and correspondence programs targeting SEGs and other business development audiences.
- Manage and maintain SEG and business development marketing databases to support outreach and reporting efforts.

©America's Credit Unions 2026

MARKETING SPECIALIST

Department: Marketing

Reports To: Marketing VP/Director or Marketing Manager/Supervisor

Position Overview:

Support the development and execution of the credit union's marketing plan by conducting industry research, recommending strategies, and ensuring regulatory compliance through timely legal filings. Perform a variety of creative and administrative tasks to assist with marketing initiatives and enhance member engagement.

Key Responsibilities:

- Collaborate with the Director of Marketing and/or Public Relations Manager to support the development and execution of the credit union's overall marketing plan.
- Research industry trends and membership demographics to identify opportunities for new products, services, or marketing initiatives; provide strategic recommendations based on findings.
- Coordinate member surveys and engage directly with members to gather insights on needs and preferences; analyze feedback and report results to inform future marketing efforts.
- Assist in the creation, implementation, and evaluation of marketing promotions; use various computer applications to design and produce marketing materials.
- Obtain and coordinate vendor bids for all phases of marketing material production, ensuring cost-effectiveness and quality.
- Manage vendor relationships and contracts related to marketing deliverables.
- Support staff training in cross-selling techniques and marketing best practices to enhance member engagement.
- Respond to member inquiries regarding promotional campaigns and marketing programs, providing clear and helpful information.

MARKETING/COMMUNICATIONS COORDINATOR

Department: Marketing

Reports To: Marketing VP/Director or Marketing Manager/Supervisor

Position Overview:

Coordinate the development and production of media, advertising, and sales materials to support credit union marketing initiatives. Organize participation in community events and oversee the creation of newsletters. Assist in the execution of promotional campaigns and employee sales programs to enhance member engagement and internal participation.

Key Responsibilities:

- Coordinate marketing and print production activities between the credit union and external agencies; ensure projects stay on schedule and meet quality expectations.
- Maintain strong vendor relationships and resolve any issues or discrepancies related to marketing materials or services.
- Compile and maintain monthly marketing statistics for reporting and analysis.
- Place orders for printed materials and monitor quality and delivery timelines.
- Create and update forms, letters, and templates for use within the marketing department and across the credit union.
- Assist in the creative design process for campaigns, collateral, and promotional materials.
- Organize and maintain the marketing department's filing system, including records of printed materials and master copies; ensure documentation is current and complete.
- Capture photos during credit union events and maintain a photo archive and slideshow library.
- Monitor inventory of marketing materials and collateral; reorder supplies as needed to ensure consistent availability.

©America's Credit Unions 2026

MARKETING ASSISTANT

Department: Marketing

Reports To: Marketing Manager/Supervisor

Position Overview:

Support the marketing department in executing campaigns and promotions by providing administrative and clerical assistance. Assist the department manager with day-to-day tasks and help ensure smooth coordination of marketing initiatives across the credit union.

Key Responsibilities:

- Assist in planning, coordinating, and executing marketing campaigns across various channels.
- Support the organization and delivery of annual events, special promotions, and member seminars.
- Provide administrative support to the Marketing Manager and department staff using a variety of software tools, including Windows, Mac, and graphic design applications.
- Maintain organized and up-to-date paper and electronic files for marketing projects and departmental records.
- Draft and edit correspondence related to marketing initiatives, ensuring accuracy and professionalism.
- Proofread marketing collateral and materials for clarity, consistency, and completeness.
- Schedule and coordinate meetings and appointments; manage the department's calendar of events and deadlines.
- Answer incoming calls to the marketing department, provide information, resolve inquiries, or route calls appropriately; ensure timely follow-up.
- Monitor inventory of marketing supplies and brochures; reorder materials as needed to maintain adequate stock.

©America's Credit Unions 2026

BUSINESS DEVELOPMENT REPRESENTATIVE

Department: Marketing

Reports To: Business Development Manager

Position Overview:

Drive new business growth by building and maintaining strong relationships with corporate sponsors, individual members, auto dealerships, RV, boat, and motorcycle dealers, realtors, and other key partners. Represent the credit union in the community and identify opportunities to expand membership and promote products and services.

Key Responsibilities:

- Build and maintain contact lists of potential new SEGs, members, dealers, and brokers within the credit union’s field of membership.
- Reach out to and visit prospective members, auto and RV/boat/motorcycle dealers, realtors, and SEGs to present credit union products and services, including deposit accounts, lending solutions, electronic banking, and investment options.
- Represent the credit union at community events and trade association meetings to generate new business opportunities and increase visibility.
- Deliver presentations to groups to promote financial services and encourage membership growth.
- Engage potential members and partners through phone calls, site visits, emails, letters, and direct mail campaigns, with timely follow-up.
- Maintain accurate and current records using a contact tracking system.
- Evaluate successful outreach methods and assess which products best meet member needs.
- Promote credit union products and services through effective cross-selling strategies tailored to individual and group needs.

SVP/VP OF HUMAN RESOURCES (#2 position)

Department: Human Resources

Reports To: Chief Human Resources Officer or President/CEO/Manager

Position Overview:

Provide strategic input to the Chief Human Resources Officer or CEO to ensure the credit union's human resource initiatives align with organizational goals and workforce trends. Develop, implement, and manage all aspects of the human resources function, with emphasis on policy development, compensation, performance management, employee relations, benefits, recruitment and retention, organizational development, compliance, reporting, orientation, and training programs. Ensure all HR activities and programs comply with applicable state and federal regulations.

Key Responsibilities:

- Prepare, implement, and manage the department's budget in alignment with the credit union's strategic plan and financial goals.
- Ensure HR policies, procedures, and programs are consistently administered and aligned with organizational objectives to drive performance and compliance.
- Refine and execute a people strategy that positions the credit union as an employer of choice by attracting, developing, and retaining top talent.
- Develop, implement, and monitor the credit union's affirmative action program to ensure regulatory compliance and inclusive practices.
- Analyze employee and business performance data to design programs that enhance organizational effectiveness and employee engagement.
- Oversee the development and administration of new employee orientation and exit interview programs to support a positive employee experience.
- Provide guidance to management and staff on the interpretation and application of HR policies; support effective employee relations and conflict resolution.
- Design and deliver training and development programs that meet the evolving needs of staff and leadership while supporting credit union goals.
- Advise managers on corrective and disciplinary actions, offering compliant and constructive solutions.
- Lead the development and execution of total rewards strategies, including compensation and benefits programs that align with organizational philosophy and support talent retention.
- Develop, maintain, and monitor the performance appraisal system to ensure consistency, fairness, and alignment with organizational goals.
- Maintain current knowledge of federal and state employment laws and ensure HR practices remain compliant with all applicable regulations.

©America's Credit Unions 2026

DIVERSITY/INCLUSION (DEI) VICE PRESIDENT/DIRECTOR (head of DEI)

Department: Human Resources

Reports To: Chief Human Resources Officer or President/CEO/Manager

Position Overview:

Lead the development and execution of organization-wide strategies that promote a diverse, equitable, and inclusive workplace. Drive initiatives that foster an inclusive culture, embed equity into decision-making, and ensure DEI principles are reflected in both employee and member-facing programs and policies.

Key Responsibilities:

- Lead the development and execution of the credit union's DEI strategy, including programming and initiatives that foster an inclusive culture.
- Advise the Executive Team and Board of Directors on short- and long-term DEI goals, guiding transformational change across the organization.
- Define organizational DEI objectives and key performance indicators; report progress, identify challenges, and recommend solutions to leadership.
- Promote equitable access to financial services and support member financial well-being through inclusive practices.
- Sponsor and guide the work of the DEI accountability group, ensuring alignment with strategic goals.
- Build and maintain strong relationships with members, community partners, and sponsors to advance DEI efforts and community impact.

©America's Credit Unions 2026

HUMAN RESOURCES MANAGER/SUPERVISOR

Department: Human Resources

Reports To: Human Resources VP/Director

Position Overview:

Oversee daily human resource operations and ensure all programs comply with credit union policies and applicable regulations. Lead departmental planning, goal setting, and system development. Manage HR staff and serve as a trusted resource for employees and managers, providing guidance and support on employee relations and workplace matters.

Key Responsibilities:

- Develop and administer human resources plans and procedures, ensuring alignment with current regulations and industry trends.
- Lead departmental planning and organization, contributing to system development, goal setting, and performance tracking.
- Manage the compensation program, including annual updates, job description reviews, salary surveys, budgeting, and performance evaluation oversight.
- Create, implement, and maintain personnel policies and procedures; manage the employee handbook and provide policy guidance to managers and staff.
- Administer employee benefits, including claims resolution, reporting changes, approving invoices, and evaluating cost-effectiveness of plans.
- Support affirmative action program development and maintain records to ensure compliance with equal employment opportunity regulations.
- Oversee recruitment for exempt and nonexempt positions, including advertising strategies, candidate evaluation, and manager coaching.
- Conduct new employee orientations, support career path development, and provide counseling for employee relations, outplacement, and exit interviews.
- Maintain department records and reports; participate in administrative meetings and external seminars.
- Manage and update organizational charts and the employee directory to reflect current staffing and structure.

©America's Credit Unions 2026

TRAINING DIRECTOR

Department: Human Resources

Reports To: Human Resources VP/Director

Position Overview:

Lead the development, implementation, and ongoing management of the credit union's training program. Identify organizational training needs and design programs that align with the strategic plan. Communicate credit union goals and direction to employees, oversee staff training, and deliver effective learning experiences that support employee growth and member service excellence.

Key Responsibilities:

- Assist in developing and executing the annual training plan and budget, including evaluating costs and staffing needs for in-house versus outsourced programs.
- Approve training expenses and ensure alignment with strategic goals and operational efficiency.
- Conduct needs assessments and analyze member feedback to identify training opportunities that support employee development and enhance member service.
- Evaluate training programs to measure effectiveness and impact on performance.
- Communicate credit union goals, direction, and service offerings clearly to all employees to foster alignment and engagement.
- Supervise training staff and provide guidance to ensure consistent delivery of learning programs.
- Design, implement, and facilitate ongoing training programs that support the credit union's growth and strategic direction.
- Identify and evaluate professional, cost-effective training resources, including outsourced vendors and programs.
- Support branch and administrative teams with operational training, certification programs, and special projects as needed.
- Prepare training and resource manuals by compiling and organizing relevant content to support learning objectives.
- Stay current on instructional technologies, training trends, and credit union products and services by attending seminars, reviewing publications, and participating in professional networks and organizations.

©America's Credit Unions 2026

HUMAN RESOURCES ASSISTANT/SPECIALIST

Department: Human Resources

Reports To: Human Resources VP/Director OR Human Resources Manager/Supervisor

Position Overview:

Provide confidential and professional administrative support to the Human Resources department. Perform a variety of tasks with discretion, including preparing reports, correspondence, manuals, and spreadsheets using a range of computer applications. Serve as a point of contact for staff, management, board members, vendors, and visitors, ensuring smooth communication and efficient HR operations.

Key Responsibilities:

- Facilitate new hire onboarding by conducting orientation sessions, explaining credit union policies and benefits, and enrolling employees in applicable programs.
- Prepare reports, presentations, spreadsheets, and daily correspondence for the VP of Human Resources and other leaders using a variety of computer applications; ensure accuracy and professionalism.
- Respond to incoming calls, provide information on benefits and policies, route inquiries appropriately, and coordinate follow-up based on urgency.
- Schedule phone interviews, applicant appointments, meetings, and travel arrangements.
- Support recruitment efforts by conducting background and reference checks and maintaining an up-to-date applicant database.
- Process employee status changes, including updates to personal information, promotions, salary adjustments, and benefit enrollments; maintain accurate personnel files.
- Prepare and manage documentation for salary changes with confidentiality and discretion.
- Update and maintain the human resources database to ensure data integrity.
- Perform specialized and confidential administrative tasks, including data research and report preparation.
- Manage the department calendar and coordinate scheduling needs.
- Draft, process, and sign standard correspondence; ensure accuracy and consistency in all communications.

©America's Credit Unions 2026

TRAINING COORDINATOR/SPECIALIST

Department: Human Resources

Reports To: Human Resources VP/Director

Position Overview:

Design and implement employee education and training programs that align with the credit union's strategic plan. Ensure ongoing staff development supports organizational priorities and promotes consistent, high-quality service to members.

Key Responsibilities:

- Research and evaluate training methods, tools, and materials to identify opportunities for improvement and innovation.
- Administer the credit union's training programs by developing and delivering presentations, workshops, and interactive learning activities.
- Design engaging training experiences that encourage active participation and skill development.
- Assess and coordinate the use of external training programs and vendors to complement internal learning initiatives.
- Identify organizational training needs using input from managers, member satisfaction surveys, employee assessments, and other relevant sources.
- Support department managers in developing employee growth plans and performance improvement strategies.
- Conduct onboarding and training sessions for new employees in clerical, administrative, teller, and member service roles.
- Lead seminars and workshops to introduce new products, policies, and procedures to staff.
- Prepare or coordinate the creation of procedural manuals and training materials aligned with learning objectives and operational needs.

©America's Credit Unions 2026

PAYROLL COORDINATOR/ADMINISTRATOR

Department: Human Resources

Reports To: Human Resources VP/Director OR Human Resources Manager/Supervisor

Position Overview:

Process all payroll-related data and forms, including supporting documentation, tax payments, audit trails, and permanent employee records. Ensure accuracy and compliance with all applicable state and federal payroll regulations. Prepare required reports and documentation while maintaining strict confidentiality throughout all payroll activities.

Key Responsibilities:

- Execute all in-house payroll procedures, including entering automated payroll data, processing employee timecards, preparing monthly journal entries, and maintaining accurate records of tax deductions and exemptions.
- Review payroll data for accuracy prior to each payroll cycle.
- Monitor and update employee data files online, including leave balances, benefits, promotions, and terminations, ensuring complete and current documentation.
- Generate payroll reports detailing leave, sick time, vacation, and paid time off (PTO) usage.
- Apply salary adjustments as directed by the Human Resources Manager.
- Prepare and process cash deposits, receipts, payroll tax filings, and labor/wage corrections.
- Submit required government reports and tax deposits in accordance with regulatory deadlines.
- Conduct salary forecasts and compensation analyses as needed to support credit union planning.
- Collaborate with the Accounting Department to ensure accurate payroll and benefits data is maintained in employee records.
- If payroll is outsourced, coordinate processing activities with the external provider to ensure accuracy and timeliness.
- Manage performance appraisal workflows, including distributing forms, tracking completion, calculating salary changes, and preparing status updates.
- Maintain and update the credit union's employee directory as needed.

©America's Credit Unions 2026

BENEFITS COORDINATOR/SPECIALIST

Department: Human Resources

Reports To: Human Resources VP/Director

Position Overview:

Coordinate benefit enrollment periods and initiate processes for all credit union programs, including retirement, medical, dental, disability, and life insurance. Ensure timely distribution of plan documents and monitor enrollment forms for accuracy and compliance with policies.

Key Responsibilities:

- Administer employee benefit programs, including health, dental, life, disability (short- and long-term), pension, savings, and investment plans.
- Coordinate benefit enrollment by contacting employees, distributing plan summaries and forms, and tracking enrollment or declination decisions for each program.
- Initiate and manage medical forms, affidavits, and other documentation to ensure timely completion and submission.
- Implement new benefit offerings and lead open enrollment processes, including organizing and conducting employee information sessions.
- Serve as a subject matter expert on benefits, responding to employee inquiries and acting as a liaison with insurance carriers or agents.
- Verify monthly premium statements for group insurance policies and maintain data on premiums, claims, and costs; prepare cost analyses as needed.
- Resolve administrative issues with insurance carriers and benefit providers.
- Maintain and update records for current, new, and former pension plan participants; ensure all data is accurate and complete.
- Submit required documentation to committees, trustees, or actuaries; maintain organized files of pension history, correspondence, reports, and forms in compliance with regulations.
- Support performance appraisal processes by distributing forms, tracking completion, and scheduling future review dates.

©America's Credit Unions 2026

INTERNAL AUDIT VP

Department: Legal & Audit

Reports To: President/CEO/Manager or CFO or Board of Directors

Position Overview:

Lead the audit department to ensure operational efficiency and full compliance with auditing standards set by the NCUA and other regulatory agencies. Develop and oversee internal audit procedures that safeguard credit union assets and ensure adherence to state and federal regulations. Manage audit staff and maintain a strong internal control environment that supports transparency and accountability.

Key Responsibilities:

- Develop, implement, and lead audit activities, policies, and procedures to ensure compliance and operational integrity.
- Review and evaluate internal policies and procedures for regulatory compliance and asset protection; recommend and implement improvements as needed.
- Collaborate on the design of processes and controls that support continuous auditing of credit union operations and financials.
- Conduct risk and control assessments across all departments to identify vulnerabilities and strengthen internal safeguards.
- Supervise internal audit staff by providing guidance, answering questions, coaching performance, and conducting evaluations.
- Manage relationships with external auditors and auditing firms; assess their effectiveness, expertise, and cost-efficiency.
- Perform regular reviews of audit procedures and staff performance; communicate internal control findings to senior management and the Board.
- Serve as the credit union's liaison with external auditors and regulatory examiners, including special engagements requested by the CFO or CEO.
- Prepare and deliver written and verbal audit reports to the CFO, CEO, and Board of Directors.
- Develop and manage the audit department's budget to support strategic and operational goals.
- Stay current on regulatory changes, accounting standards, and audit practices; respond proactively to protect the credit union's interests.

©America's Credit Unions 2026

INTERNAL AUDIT MANAGER/SUPERVISOR

Department: Legal & Audit

Reports To: Internal Audit VP or President/CEO/Manager or CFO

Position Overview:

Lead the implementation of the credit union's auditing procedures to ensure compliance with generally accepted accounting principles (GAAP). Monitor financial activities, prepare audit reports for internal management and external auditors, and oversee internal or outsourced audit teams to support transparency and regulatory adherence.

Key Responsibilities:

- Lead the credit union's audit function to ensure compliance with regulatory policies and procedures and safeguard organizational assets.
- Schedule and manage the work of internal or outsourced audit staff; assign tasks, resolve issues, and provide guidance on complex matters.
- Ensure financial records meet external audit standards through strict adherence to generally accepted accounting principles (GAAP).
- Prepare and review audit and examination reports for senior management, clearly communicating findings and recommendations.
- Conduct and oversee internal audit procedures, including cash counts, teller drawer reviews, employee account audits, loan documentation checks, and wire transfer verifications.
- Review new loan samples to identify exceptions and ensure compliance with lending policies.
- Evaluate the effectiveness of operational policies and procedures; recommend and implement improvements to enhance audit processes.
- Assess information systems for data accuracy and completeness; suggest system enhancements to improve reporting and output.
- Ensure reconciliation of subsidiary ledgers to the general ledger.
- Coordinate and conduct investigations into suspected or confirmed internal fraud.
- Perform special audits and investigations at the request of management.
- Deliver written and verbal audit reports to leadership.
- Participate in interviewing, hiring, and training audit staff.
- Stay current on changes in regulatory requirements, accounting standards, and audit methodologies.

©America's Credit Unions 2026

BSA OFFICER

Department: Legal & Audit

Reports To: Internal Audit VP or President/CEO/Manager or CFO

Position Overview:

The Bank Secrecy Act Officer leads the Credit Union's BSA and AML Compliance Program, ensuring adherence to federal and state regulations including the USA PATRIOT Act and OFAC. This role oversees regulatory audits, conducts quality control reviews, and advises senior leadership on compliance risks. The Officer supports investigations, maintains policies and procedures, and provides training and supervision to staff, ensuring operational effectiveness and regulatory compliance across departments.

Key Responsibilities:

- Oversee all aspects of the enterprise-wide BSA and AML compliance programs.
- Coordinate regulatory examinations, audits, and responses; ensure timely resolution of identified deficiencies.
- Provide recommendations to the Compliance Officer and senior management on compliance matters.
- Maintain expert knowledge of BSA, USA PATRIOT Act, OFAC, and related regulations.
- Collaborate with operations teams to investigate suspicious transactions.
- Prepare and submit Suspicious Activity Reports (SARs).
- Monitor and track high-risk customers and accounts.
- Manage exempt person filings for Currency Transaction Reports (CTRs), as applicable.
- Stay current on regulatory changes and assess their impact on business units.
- Support business units in implementing compliant processes and controls.
- Conduct regulatory research and communicate findings to relevant stakeholders.
- Analyze BSA-related data to assess compliance across the organization.
- Perform routine monitoring and communicate findings to management; escalate unresolved issues.
- Conduct the annual BSA/AML Risk Assessment.
- Develop and maintain BSA-related policies and procedures.

©America's Credit Unions 2026

INTERNAL AUDITOR

Department: Legal & Audit

Reports To: Internal Audit Manager/Supervisor or Internal Audit VP

Position Overview:

Conduct operational, financial, interim, and compliance audits to evaluate the credit union's adherence to internal policies and regulatory requirements. Review records, documents, loans, procedures, and electronic systems to assess the effectiveness of financial and operational processes and ensure compliance with applicable laws and standards.

Key Responsibilities:

- Conduct operational, financial, and compliance audits across all credit union branches and departments, including accounting, lending, and general operations.
- Perform independent examinations of credit union records to ensure compliance with applicable laws, regulations, and internal policies.
- Track and report on findings and recommendations from external auditors, regulators, and examiners.
- Review audit results and present findings to senior management with clear assessments and actionable recommendations.
- Support the Internal Audit Manager and regulatory examiners during audit engagements.
- Assist in implementing new or updated internal audit policies, procedures, and methodologies.
- Recommend updates to electronic systems and workflows to ensure compliance with state and federal regulations.
- Prepare detailed written reports summarizing audit findings, conclusions, and recommended corrective actions.
- Reconcile accounts with corporate credit unions to ensure financial accuracy.
- Ensure all audit processes meet professional standards and are prepared for external review.

©America's Credit Unions 2026

COMPLIANCE OFFICER

Department: Legal & Audit
Reports To: President/CEO/Manager

Position Overview:

Review credit union policies and procedures to ensure compliance with applicable laws and regulations. Recommend updates to senior management and the Board of Directors that strengthen the compliance program, reduce risk, and reflect regulatory changes. Maintain and distribute current information on relevant laws and regulations to support organizational awareness and adherence.

Key Responsibilities:

- Monitor and interpret laws and regulations impacting credit union compliance, with emphasis on the Bank Secrecy Act, Patriot Act, and OFAC requirements.
- Evaluate policies, procedures, products, and programs to ensure regulatory compliance; recommend updates as needed.
- Serve as the credit union's subject matter expert on compliance-related issues; provide guidance and respond to inquiries across departments.
- Assess procedural risk and implement changes to minimize exposure and ensure operational integrity.
- Communicate policy and procedure changes clearly to affected teams; follow up to confirm understanding and implementation.
- Develop and implement corrective actions to address compliance gaps and prevent future issues.
- Coordinate compliance audits in partnership with internal audit; present findings and recommendations to management.
- Review and assist in the design of forms, products, website content, programs, and promotions to ensure regulatory alignment.
- Create or support the development of compliance training programs for staff.
- Facilitate regulatory examinations by providing required documentation and support to compliance examiners.
- Establish and maintain record retention policies and procedures in accordance with applicable laws and regulations.

©America's Credit Unions 2026

RISK MANAGEMENT OFFICER/SPECIALIST

Department: Legal & Audit

Reports To: President/CEO/Manager

Position Overview:

Review and evaluate the credit union's security and loss control policies to ensure compliance with all applicable laws and regulations. Recommend updates to senior management and/or the Board of Directors that strengthen the credit union's risk management program and safeguard its assets. Maintain current knowledge of regulatory changes, communicate updates across the organization, and serve as a liaison with government and law enforcement agencies on matters related to compliance and security.

Key Responsibilities:

- Continuously review laws and regulations related to operational and compliance risk to ensure the credit union remains current and compliant.
- Evaluate security guidelines, risk management policies, procedures, products, and programs for regulatory compliance; recommend updates as needed.
- Serve as a subject matter expert on risk management and loss prevention, providing guidance and answering questions across the organization.
- Assess the effectiveness of current loss protection and risk management procedures; implement new strategies to mitigate risk and control losses.
- Communicate changes in security safeguards, policies, or procedures clearly to senior management, the Board of Directors, and staff; follow up to ensure understanding and implementation.
- Develop and implement security measures that align with credit union policies and regulatory requirements to proactively manage future risks.
- Coordinate risk assessments in partnership with the internal auditor and/or compliance officer; present findings and recommendations to senior leadership.
- Assist in revising or designing security protocols, forms, contracts, and disclosures to ensure compliance with state and federal regulations.
- Contribute to the development and delivery of compliance training programs focused on risk management and security practices.
- Establish and enforce database and record retention policies for classified information in accordance with applicable laws and regulations.
- Communicate with governmental and law enforcement agencies regarding risk management matters that impact credit union operations.

BSA/AML ANALYST

Department: Legal & Audit
Reports To: BSA Officer

Position Overview:

The BSA/AML Analyst supports the Credit Union's compliance efforts by conducting daily monitoring and quality control reviews under the direction of the BSA Officer. This role ensures adherence to BSA, USA PATRIOT Act, AML, OFAC, and Customer Identification Program requirements using regulatory and industry standards. The Analyst collaborates with departments across the organization and may assist with staff training and oversight of BSA-related activities to maintain full compliance with applicable laws and regulations.

Key Responsibilities:

- Review OFAC alerts and potential matches; respond promptly to relevant departments.
- Evaluate BSA/AML alerts to determine SAR filing needs.
- Prepare and submit timely CTRs and SARs.
- Audit new ITIN memberships for CIP and OFAC compliance.
- Investigate suspicious transactions to detect, prevent, and minimize potential losses.
- Provide guidance and support to branch and department staff on BSA-related matters.
- Recommend improvements to policies and procedures to strengthen BSA compliance.
- Assist in delivering ongoing training on BSA/AML, OFAC, FinCEN, CIP, CTRs, and SARs.
- Report potential BSA violations to the BSA Officer.
- Complete all required compliance training by designated deadlines.
- Stay current and compliant with BSA, OFAC, USA PATRIOT Act, and CIP regulations.
- Attend meetings and training sessions to maintain regulatory knowledge.
- Serve as backup support for department staff as needed.

©America's Credit Unions 2026

SVP/VP OF FINANCE (#2 position)

Department: Executive Management

Reports To: Chief Financial Officer or President/CEO/Manager

Position Overview:

Support and manage all Finance and Accounting functions to ensure compliance with applicable state and federal regulations. Assist in overseeing auditing, accounting, and recordkeeping activities to maintain alignment with generally accepted accounting principles (GAAP). Provide recommendations on budget preparation, income forecasting, and operational improvements to support the credit union's financial health and strategic goals.

Key Responsibilities:

- Oversee and manage the credit union's financial and accounting operations—directly or through subordinate staff—including asset/liability management (ALM), accounts payable and receivable, budgeting, collections, general ledger, financial analysis, reporting, recordkeeping, investments, payroll, and tax compliance.
- Develop, implement, and evaluate Accounting and Finance Department policies and procedures to ensure alignment with current regulations; communicate and enforce policies across the team.
- May lead the development, promotion, and sale of credit union products and services.
- Prepare and present monthly financial reports to the Chief Financial Officer, senior management, and the Board of Directors.
- Participate in setting deposit and loan rates to support strategic financial goals.
- Provide guidance on investment decisions and portfolio management.
- Serve as trustee or assist in managing the credit union's pension plan.
- Conduct regular staff meetings to share updates, identify areas for improvement, and communicate changes in procedures, services, or industry trends.
- Assist with lease negotiations and major capital purchasing decisions.
- Provide direction for financial planning model runs to support strategic forecasting.
- Support the evaluation of new branch locations and the closure of existing branches.
- Develop, perform, and oversee internal audit procedures, including cash counts, teller drawer audits, employee account reviews, loan documentation checks, and wire transfer monitoring.
- Serve as a liaison with regulatory examiners and external auditors, ensuring timely and accurate communication and documentation.

©America's Credit Unions 2026

ACCOUNTING VP

Department: Accounting & Finance

Reports To: CFO or CEO

Position Overview:

Lead the Accounting department and oversee all financial operations to ensure compliance with generally accepted accounting principles (GAAP). Establish and maintain systems that accurately reflect the credit union's financial position, including consolidated reporting across branches.

Key Responsibilities:

- Lead all financial, accounting, and bookkeeping operations, including accounts payable and receivable, budgeting, collections, general ledger, investments, financial reporting, payroll, and tax compliance.
- Develop, implement, and evaluate accounting policies and procedures to ensure alignment with current regulations and strict adherence to GAAP.
- Monitor and approve cost control strategies to support financial efficiency.
- Prepare and present monthly, quarterly, and annual financial reports, forecasts, and cash management analyses to senior leadership and the Board of Directors.
- Manage financial projections and oversee investment accounting activities to support strategic planning.
- Lead the budgeting process and regularly assess budget variances to ensure fiscal accountability.
- Contribute to decisions on deposit and loan rates based on financial analysis and market conditions.
- Provide strategic guidance on investment decisions and portfolio performance.
- Facilitate regular staff meetings to share updates, identify process improvements, and communicate changes in procedures or services.
- Support lease negotiations and major capital purchasing decisions to ensure cost-effective investments.
- Serve as the primary liaison with regulatory examiners and external auditors to ensure compliance and successful audit outcomes.

©America's Credit Unions 2026

ACCOUNTING MANAGER/SUPERVISOR

Department: Accounting & Finance

Reports To: Accounting VP or Chief Financial Officer

Position Overview:

Lead the Accounting department in delivering accurate financial reporting and reliable data to support strategic decision-making. Oversee the development and maintenance of records related to income, expenses, assets, liabilities, and capital. Reconcile general ledger and bank accounts, and ensure all reports, systems, and practices comply with generally accepted accounting principles (GAAP).

Key Responsibilities:

- Oversee all core accounting functions, including accounts payable and receivable, budgeting, cash flow, cost management, credit and collections, financial analysis, reporting, general ledger, investments, payroll, and tax compliance.
- Develop and implement departmental policies and procedures that reflect current regulations and ensure consistent application across the team.
- Reconcile revenue reports, payroll and timesheets, unbilled variances, claims disbursements, and special projects; prepare daily loan/share balance sheets and cash position assessments.
- Manage general ledger reconciliation, journal entries, and financial account reviews; lead month-end close and produce monthly financial statements.
- Ensure all accounting activities comply with GAAP and regulatory requirements, maintaining accurate and timely records.
- Lead and develop a high-performing accounting team through regular performance evaluations, coaching, and conflict resolution.
- Streamline accounting workflows by designing and implementing efficient processes.
- Build and maintain advanced financial analyses and reporting tools to support decision-making.
- Provide regular updates to management on online accounting activities and departmental performance.
- Monitor and manage fixed assets and related accounting processes.
- Conduct specialized accounting studies, analyses, and projects as requested by leadership.

©America's Credit Unions 2026

INVESTMENTS VP

Department: Accounting & Finance

Reports To: CEO or Executive VP/Assistant Manager or CFO

Position Overview:

Develop and implement investment policies for the credit union's liquid assets portfolio. Monitor liquidity and cash flow needs to ensure financial stability and strategic alignment. Advise staff on strategies to achieve investment objectives while maintaining safety, liquidity, and yield.

Key Responsibilities:

- Oversee the allocation and investment of liquid assets to maximize returns while maintaining full compliance with regulatory standards.
- Monitor the investment portfolio and execute timely reinvestment decisions as assets mature.
- Select investment opportunities that align with current economic conditions, the credit union's asset/liability strategy, and goals for safety, liquidity, and yield.
- Direct the purchase and sale of government bonds and other approved securities.
- Manage deposit agreements with corporate credit unions and reserve banks, ensuring proper fund placement and adherence to agreement terms.
- Analyze consolidated financial statements to assess reserve positions and adjust allocations to maintain target reserve ratios.
- Serve as the primary liaison with investment brokers and sales representatives; evaluate offerings to ensure consistency with credit union policies and regulatory requirements.
- Deliver timely investment performance reports to senior management and provide relevant updates to the Board of Directors.
- Advise staff on investment strategies that support the credit union's financial objectives.

©America's Credit Unions 2026

INVESTMENTS MANAGER

Department: Accounting & Finance

Reports To: Investments VP

Position Overview:

Support the Investment VP in managing the credit union's investment portfolio. Execute investment transactions and monitor portfolio performance. Measure and report investment activity in alignment with credit union policies and strategic goals.

Key Responsibilities:

- Monitor the credit union's investment portfolio to ensure timely reinvestment as assets mature.
- Support the Investment VP in selecting investments that align with economic conditions, asset/liability strategy, and goals for safety, liquidity, and yield.
- Execute investment transactions in accordance with approved strategies and guidelines.
- Track and report on investment performance relative to policy benchmarks and strategic objectives.
- Recommend strategies and opportunities to help the credit union meet its investment goals.

©America's Credit Unions 2026

ACCOUNTANT

Department: Accounting & Finance
Reports To: Accounting Manager/Supervisor

Position Overview:

Manage daily accounting operations, including balancing and updating general ledger and subsidiary accounts, reconciling cash accounts, and performing related financial tasks. Prepare accurate and timely accounting reports to support internal decision-making and regulatory compliance.

Key Responsibilities:

- Process and file all accounts payable; research and resolve discrepancies to ensure accuracy.
- Record daily and monthly general ledger transactions, including investment activity, payroll, pension, and 401(k) entries.
- Reconcile assigned general ledger accounts and analyze variances.
- Prepare summary journal vouchers and verify that all journal entries and cash receipts are balanced and properly authorized.
- Review financial data and generate reports and statements as requested, including teller variance, daily cash flow, renewable, and share insurance reports.
- Post and reconcile accrued income from investment accounts and deposit investment interest checks.
- Monitor daily cash balances and ensure accurate reporting.
- Prepare and file credit union tax returns in compliance with regulatory requirements.
- Investigate and adjust open items, cash imbalances, and variances.
- Manage prepaid and fixed asset records within the depreciation system.
- Prepare inter-company elimination entries to support consolidated financial reporting.

©America's Credit Unions 2026

ACCOUNTING CLERK

Department: Accounting & Finance
Reports To: Accounting Manager/Supervisor

Position Overview:

Support the credit union's accounting operations by performing routine clerical tasks using standardized procedures. Assist with a variety of accounting-related duties to ensure accurate recordkeeping and smooth financial workflows.

Key Responsibilities:

- Support the Accounting Manager by maintaining accurate financial, statistical, and accounting records.
- Enter data into accounting systems and generate daily reports; prepare financial, regulatory, and special reports on a weekly, monthly, and quarterly basis.
- Verify and balance teller sheets from all branches; total checks, prepare deposit slips, and confirm proper endorsements.
- Assist the share draft department with encoding errors, late returns, and check batching; identify and document missing stubs.
- Record journal entries and ensure all transactions are balanced and properly documented.
- Review and enter employee expense reports into the general ledger.
- Post general ledger entries and verify totals; file and store journal records daily.
- Process accounts payable checks with appropriate authorization.
- Manage FED Line activities, including wiring funds to/from the Federal Reserve, verifying outgoing wires, daily rollovers, and account reconciliation; wire funds for mortgage purchases.
- Reconcile MasterCard and share draft statements.
- Deposit mortgage checks received from settlement companies.
  Maintain working knowledge of accounting software systems to support daily operations.

©America's Credit Unions 2026

BRANCH OPERATIONS VP

Department: Branch Operations & Call Center
Reports To: Executive VP/Assistant Manager

Position Overview:

Oversee operations across multiple branch locations to ensure consistent service quality, operational efficiency, and regulatory compliance. Lead strategic planning and execution for branch performance, contributing to the credit union's overall growth and member satisfaction.

Key Responsibilities:

- Contribute to long- and short-term strategic planning for branch operations, aligning goals with the credit union's overall direction.
- Define operational objectives and monitor branch performance to ensure compliance with strategic goals.
- Communicate expectations, policies, and regulatory requirements clearly to branch managers to ensure consistent execution.
- Develop, implement, and monitor procedures that comply with credit union policies and regulatory standards; collaborate with department leaders to maintain consistency across all locations.
- Ensure the safety and security of each branch through ongoing oversight and policy enforcement.
- Hire and directly manage branch managers; support and guide branch staff to maintain a well-trained, motivated team.
- Prepare and manage budgets for branches and ATM networks, ensuring adherence to financial targets.
- Establish performance standards and provide coaching and mentorship to support staff development and operational excellence.
- Lead or support the development of training programs for branch personnel.
- Oversee branch lending operations through branch managers, ensuring adherence to sound credit practices and policies.
- Assist branch managers in resolving complex member concerns with professionalism and care.
- Stay informed on industry changes and lending trends, and adapt strategies to maintain competitiveness and member value.

©America's Credit Unions 2026

BRANCH MANAGER II

Department: *Branch* Operations & Call Center
Reports To: Branch Operations VP

Position Overview:

Lead a branch team of ten or more full-time employees in delivering high-quality member service across account transactions, loan applications, and new account openings. Resolve member issues within established policies and procedures, and ensure efficient, compliant, and professional daily operations that support member satisfaction and branch performance.

Key Responsibilities:

- Lead and support a high-performing branch team through effective recruitment, training, coaching, and performance management.
- Recommend, implement, and manage the branch budget to align with strategic goals and operational needs.
- Apply and evaluate branch policies and procedures to ensure compliance with federal regulations and credit union standards.
- Partner with internal auditors to maintain strong internal controls and regulatory compliance.
- Monitor branch activity, including transaction volume, teller accuracy, loan production, sales performance, and new account openings.
- Track product performance and sales trends to ensure sound business practices and exceptional member service.
- Oversee branch security and safety protocols; regularly review procedures and ensure staff receive ongoing training.
- Schedule staff coverage to maintain efficient operations and consistent member service.
- Conduct loan interviews and manage loan processing, approvals, and closings within assigned authority.
- Ensure branch operations reflect a professional, consistent approach across all member interactions.
- Assist staff and members in resolving complex account issues with care and efficiency.
- Foster a cross-selling culture by training employees to identify opportunities and promote credit union products and services.
- Recommend salary adjustments based on performance evaluations and contribution to branch goals.

BRANCH MANAGER I

Department: Branch Operations & Call Center
Reports To: Branch Operations VP

Position Overview:

Lead a branch team of fewer than ten full-time employees in delivering high-quality member service across account transactions, loan applications, and new account openings. Resolve member issues within established policies and procedures, and ensure smooth daily operations that support member satisfaction and branch performance.

Key Responsibilities:

- Lead and support a motivated, well-trained branch team while fostering strong employee relations.
- Manage the branch budget and monitor financial performance to ensure alignment with strategic goals.
- Apply and evaluate branch policies and procedures; ensure full compliance with federal regulations and credit union standards.
- Assess staff performance regularly to maintain high service quality and operational accuracy.
- Monitor branch activity, including transaction volume, teller accuracy, loan production, sales performance, and new account openings.
- Track product performance and sales trends to ensure sound business practices and member satisfaction.
- Oversee branch security and safety protocols; regularly review procedures and ensure staff receive ongoing training.
- Schedule staff coverage to maintain efficient operations and consistent member service.
- Conduct loan interviews and manage loan processing, approvals, and closings within assigned authority.
- Ensure branch operations reflect a professional, consistent approach across all member interactions.
- Assist staff and members in resolving complex account issues with care and efficiency.
- Promote a cross-selling culture to enhance member engagement and product utilization.

ASSISTANT BRANCH MANAGER II

Department: Branch Operations & Call Center

Reports To: Branch Manager II

Position Overview:

Support the Branch Manager in overseeing daily operations and team leadership at a high-volume branch with ten or more full-time employees. Ensure consistent service delivery, operational efficiency, and staff coordination. Serve as acting Branch Manager in their absence, maintaining continuity and accountability across all branch functions.

Key Responsibilities:

- Support daily branch operations by scheduling staff and responding to routine and complex inquiries about products, services, policies, and regulations.
- Assist with all aspects of branch security, including opening and closing procedures, vault access, and safe deposit management; ensure staff receive ongoing training in security and robbery protocols.
- Apply and uphold branch policies and procedures to maintain consistency and compliance.
- Provide backup support in member services, including serving as Head Teller or Member Service Representative during peak times or staffing shortages.
- Monitor teller and member service activities to ensure high-quality service and operational accuracy.
- Act as a loan officer within an assigned authority level, processing and approving member loan requests.
- Contribute to performance evaluations by providing input on staff development and effectiveness.
- Assist staff and members in resolving complex account issues with professionalism and care.
- Foster a cross-selling culture to promote member engagement and product utilization.
- Serve as acting Branch Manager during their absence, ensuring continuity of leadership and operations.

©America's Credit Unions 2026

ASSISTANT BRANCH MANAGER I

Department: Branch Operations & Call Center

Reports To: Branch Manager I

Position Overview:

Support the Branch Manager in overseeing daily branch operations and ensuring exceptional member service. Serve as the acting branch leader in the manager's absence. This role operates within a branch staffed by fewer than ten full-time employees.

Key Responsibilities:

- Support daily branch operations, including staff scheduling and responding to questions about products, services, policies, and regulations.
- Assist with branch security procedures, including opening and closing the facility, managing the vault, and overseeing safe deposit access.
- Apply and uphold branch policies and procedures to ensure consistent service and compliance.
- Serve as a teller or Member Service Representative (MSR) as needed to support peak times or staff coverage.
- Perform head teller duties such as cash ordering, balancing, and scheduling.
- Act as a loan officer within an assigned authority level, processing and approving member loan requests.
- Help resolve member account issues and provide support to staff in problem-solving.
- Promote a cross-selling culture to enhance member engagement and product utilization.
- Serve as acting Branch Manager during their absence, ensuring continuity of leadership and operations.

©America's Credit Unions 2026

CALL CENTER VP

Department: Branch Operations & Call Center

Reports To: Member Service VP or Executive VP/Assistant Manager

Position Overview:

Lead all aspects of call center operations to ensure timely responses, exceptional member service, and full compliance with credit union policies and regulations. Contribute to strategic planning for call center initiatives and oversee staff performance, ensuring accurate, efficient, and member-focused service delivery.

Key Responsibilities:

- Lead the planning, coordination, and oversight of all call center operations, including inbound and outbound calls, automated systems, and call-back solutions.
- Implement and regularly review call center procedures to ensure compliance with credit union policies and regulatory requirements; recommend updates as needed.
- Ensure workstations are properly equipped and staffed with trained personnel capable of delivering professional support across all credit union products and services.
- Develop and deliver training programs for call center staff covering systems, products, policies, procedures, and regulatory standards.
- Prepare and manage the call center budget, monitoring expenses to ensure alignment with financial goals.
- Analyze call reports to assess employee efficiency, response times, accuracy, member satisfaction, and new business opportunities.
- Generate and evaluate monthly performance reports to guide operational improvements.
- Review telephone billing and usage; implement procedures to streamline operations and control costs.
- Establish and monitor performance standards; provide ongoing coaching and mentorship to support staff development.
- Assist team members in resolving complex member inquiries, issues, or complaints.
- Stay informed on industry trends and lending practices to maintain competitiveness and service excellence.

CALL CENTER MANAGER/SUPERVISOR

Department: Branch Operations & Call Center

Reports To: Call Center VP or Member Services VP

Position Overview:

Lead and manage daily call center operations by planning, scheduling, and evaluating workflow and staffing. Coordinate activities to meet call volume targets aligned with the business plan. Monitor team performance and call metrics to ensure efficient service delivery and a positive member experience.

Key Responsibilities:

- Supervise call center staff and provide guidance on scripts, problem resolution, and member inquiries.
- Ensure workstations are properly staffed and team members are trained to support all credit union products and services.
- Investigate and resolve member inquiries and complaints, ensuring timely follow-up and member satisfaction.
- Oversee the daily operation of the phone system, including call routing, extension updates, voicemail maintenance, and system functionality.
- Monitor calls for professionalism, accuracy, and service quality.
- Support representatives in resolving complex member issues related to accounts and verifications.
- Train and coach staff on cross-selling techniques to promote credit union products and services; continuously improve team knowledge and service delivery.
- Review phone system billing and daily call reports to ensure operational efficiency.
- Maintain strict confidentiality of all member and employee information.
- Foster a positive, team-oriented environment in all member and employee interactions.
- Serve as a point of contact for member concerns and complaints when needed.

©America's Credit Unions 2026

CALL CENTER REPRESENTATIVE II

Department: Branch Operations & Call Center
Reports To: Call Center Manager

Position Overview:

Provide leadership and support to call center representatives, assisting with problem resolution and ensuring consistent, high-quality member service. Deliver accurate information and personalized assistance to credit union members across all products and services, fostering a positive and professional experience with every interaction.

Key Responsibilities:

- Deliver professional and efficient service to members via phone and written correspondence.
- Research and resolve complex member inquiries, issues, and complaints related to credit union accounts.
- Monitor and respond to member service voicemail messages in a timely manner.
- Assist members with account services including opening and closing accounts, verifying information, processing loan applications, stop payments, card orders, and inquiries related to share accounts, drafts, VISA, ATM cards, and IRAs.
- Review the Negative Share Report and transfer available funds when applicable.
- Promote credit union products and services through effective cross-selling.
- Support members with basic loan questions and remote access assistance.
- Process incoming and outgoing wire transfers securely and accurately.
- Send new member and loan applications or related information via mail or email to members and prospects.
- Ensure thorough follow-up and resolution of member inquiries to maintain satisfaction.
- Maintain strict confidentiality of all member and employee-related information.
- Foster a positive, team-oriented environment in all member and employee interactions.
- Assist in cross-training call center representatives to support team development.
- Provide backup support for member service, teller, or receptionist roles as needed.

CALL CENTER REPRESENTATIVE I

Department: Branch Operations & Call Center
Reports To: Call Center Manager

Position Overview:

Deliver high-quality member service by providing accurate information and support across all credit union products and services. Serve as a knowledgeable resource to help members navigate their financial needs and ensure a positive experience with every interaction.

Key Responsibilities:

- Provide professional and efficient service to members via phone and written correspondence.
- Monitor and respond to member service voicemail messages promptly.
- Research and resolve routine member inquiries, issues, and complaints related to credit union accounts.
- Assist members with account verification, opening and closing accounts, loan applications, stop payments, card orders, and questions about share accounts, drafts, VISA, ATM cards, and IRAs.
- Review the Negative Share Report and transfer available member funds when appropriate.
- Promote credit union products and services through effective cross-selling.
- Support members with basic loan-related questions and remote access assistance.
- Process incoming and outgoing wire transfers accurately and securely.
- Send new member and loan applications or related information via mail or email to members and prospects.
- Ensure thorough follow-up and resolution of member inquiries to maintain satisfaction.
- Maintain strict confidentiality of all member and employee-related information.
- Foster a positive, team-oriented environment in all member and employee interactions.

©America's Credit Unions 2026