

CUNA  
**Staff Salary  
Report**  
2023-2024

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## PRESIDENT/CEO/MANAGER

### Reports to: Board of Directors

**Position Purpose:** Plan, direct, and control all credit union activities in accordance with credit union plans, policies, directives, and activities as established by the board of directors. Responsible for ensuring financial stability and member satisfaction commensurate with the best interest of the members, the employees, and the credit union. Provide strategic direction, vision, and management in all functional areas.

### Job Responsibilities

- Direct all credit union operations, which include planning and implementing programs, policies, and procedures.
- Provide strategic and/or administrative direction and management in all credit union functions including: accounting, ALM, business development, compliance, facility management, finance, human resources, investments, lending, marketing, operations, retail services, risk management, and security.
- Manage the day-to-day operation of the credit union and establish office procedures to utilize staff and facilities most efficiently, to promote products and services, to provide outstanding member service, and to achieve the goals of the credit union.
- Develop, recommend, and implement financial policies and procedures.
- Investigate workflow of the credit union on a continuous basis and make changes to improve and reduce cost.
- Ensure that the credit union follows the federal laws and regulations set forth by the National Credit Union Administration and other State and Federal regulatory agencies.
- Recruit and select quality applicants for management vacancies, ensuring that the credit union is adequately staffed with solid employees.
- Supervise a budget for the credit union that is consistent with the overall strategic plan.
- Evaluate the job performance of credit union management to ensure quality service to members.
- Conduct management meetings on a regular basis to insure the dissemination of information exchange of ideas, resolution of problems, discussion of trends, etc. Ensure that information is communicated throughout the credit union.
- Ensure adequate equipment, supplies, and working space is available.
- Conduct business development activities to promote the growth and development of the credit union. Build positive relationships with the field of membership, and with appropriate trade associations and organizations.
- Provide direction to the Board on compensation philosophy. Plan and recommend appropriate wage and salary structure in accordance with that philosophy.
- Plan and oversee the employee benefits program, balancing internal demands, equity in the marketplace, and costs.
- Manage security and safety for the credit union, analyze security and safety policies and procedures, and to alert staff of any changes in a timely manner.

## EXECUTIVE VICE PRESIDENT/ASSISTANT MANAGER

### *Reports to: President/CEO/Manager*

**Position Purpose:** Accountable for assisting the credit union President/CEO/Manager in the overall management of the credit union. As a member of the senior management team, accountable for ensuring financial stability and member satisfaction commensurate with the best interest of the members, the employees, and the credit union. Provide input on strategic direction and vision to the CEO.

### **Job Responsibilities**

- Direct and supervise the operational management of credit union employees on a day-to-day basis.
- Work with the President in identifying trends in the industry, instituting new programs or products, and evaluating products and services.
- Recruit and select quality applicants for vacancies, ensuring that the credit union is adequately staffed with strong employees.
- Maintain a highly motivated, well-trained staff.
- Establish and maintain effective employee relations.
- Assist in the preparation and implementation of the budget for the credit union that is consistent with the overall strategic plan.
- Develop, apply, and evaluate policies and procedures for the credit union.
- Develop, implement, and maintain operational procedures to maximize efficiency and quality of work and provide consistent quality service to members.
- Evaluate the job performance of credit union staff to ensure quality of work and service to members. Institute performance standards for staff in order to achieve strategic goals.
- Hold periodic staff meetings. Identify areas for improvement, changes in procedures, new developments, or changes in services. Keep staff up to date on trends, exchange of ideas, and general credit union information.
- Attend board meetings and report on assigned areas as requested by the president.
- Review and develop strategic plans in relation to the overall goals of the credit union.
- Work with the auditor to ensure compliance with internal controls.
- Ensure that the credit union is in compliance with the federal laws and regulations set forth by the National Credit Union Administration and other regulatory agencies.
- Assume all accountability of the credit union President/CEO/Manager in his or her absence.

## CHIEF OPERATIONS OFFICER

### **Reports to: President/CEO/Manager**

**Position Purpose:** Responsible for assisting the credit union President/CEO/Manager in the overall management of the credit union. Has direct responsibility for the administration and supervision of front end and back end operations and branch activities within established policies and guidelines.

### **Job Responsibilities**

- Assist in directing all credit union operations, which include planning, recommending, and implementing programs and policies, and providing general administrative direction.
- Serve as operations and strategic leader, and provides guidance to ensure key initiatives, program regulations, performance outcomes and operations are managed appropriately, in accordance with applicable local, state, and federal laws.
- Collaborates with leadership team to synchronize tasks across the organization and direct prioritization by developing and implementing plans, policies, systems, processes and staff development to accomplish the vision and improve overall operations and effectiveness of the organization.
- Manage, develop, coach and retain a high performing staff. Evaluate performance of team member for execution of goals as well as compliance with company policies.
- Evaluate all areas of organizational performance by gathering, analyzing and interpreting data metrics: recommend improvements where needed
- Ensure that the president is kept fully informed on the conditions and operations of the credit union and of important factors influencing them.
- Develop, implement, and maintain operational procedures to maximize efficiency and quality of work and to provide consistent quality service to members.
- Responsible for controlling facility costs and assisting in contract negotiations.
- Manage daily operation of credit union and establish office procedures.
- Attend board meetings and act as sitting member on various committees.

## CHIEF LENDING OFFICER

**Reports to: President/CEO/Manager or Executive VP/Assistant Manager**

**Position Purpose:** Participate in strategic planning and the development of credit union policies, procedures, and goals. Accountable for the credit union's administrative management of loan functions. Develop and implement consistent organizational policies and procedures that comply with external regulations. Support and lead commercial loans, residential mortgage department, indirect lending, and centralized lending. Ensure maximum profitability of lending activities that are also in the best interest of the member.

### **Job Responsibilities**

- Accountable for planning, organizing, and directing the credit union's collections and centralized lending functions, including real estate.
- Set the Loan Department's strategic plans to align with the credit union's business plan. Establish and ensure the implementation of target goals for the department.
- Ensures lending activities result in the credit union achieving its greatest volume potential, providing appropriate profit for the credit union, all with minimal delinquency and charge-off ratios.
- Create the budget for department and track on an ongoing basis for adherence.
- Develop, implement, and monitor policies and procedures in accordance with credit union goals and strategies. Work with other departments to maintain consistency in credit union policies and procedures.
- Oversee and monitor the loan function to achieve its strategic goals. Direct the work of loan managers in all lending areas to include underwriting, loan processing, loan documentation, and approval or denial of loans for consumer, mortgage, or business loans.
- Oversee the development and monitoring of performance standards. Provide mentoring, coaching, or training to assist and develop managers and staff.
- Research and evaluate the feasibility of new lending products. Develop and implement plans for expansion of lending programs. Keep abreast of changes in the industry and changing trends in lending and react to changes in a way that maintains competitiveness.
- Work with loan managers and members on complex issues to prevent loss to the credit union and support the membership.
- Represent and promote the credit union at external functions.

## CHIEF INFORMATION OFFICER

### **Reports to: President/CEO/Manager**

**Position Purpose:** Oversee the credit union's technology infrastructure and information systems tools. Develop short- and long-term technology objectives to provide efficient and cost-effective technology tools to the credit union. Steer, manage, direct, and coordinate the planning, production, and activities of a credit union's information technology department. Serve as head technologist for the credit union.

### **Job Responsibilities**

- Accountable for directing, coordinating and overseeing all areas of the credit union's technology infrastructure and information systems.
- Work with the CEO setting the short- and long-term technology goals while providing the management necessary to achieve revenue growth and other goals and intention of the organization through technology.
- Steer the long-term strategic direction and implementation of efficient and secure systems that are cost effective and that meet member services and decision-making requirements.
- Communicate those goals within Information Technology Department.
- Review and evaluate project feasibility studies based on management's requirements, priorities, and cost constraints.
- Research industry trends in technology and insure that the credit union's information technology structure and equipment is adequate to meet member needs and strategic plan.
- Support the credit union mission by ensuring effective member services, development of the IT teams, and continuous improvement of internal systems and processes.
- Implement the installation and operation of information technology. Implement and connect the equipment required to operate systems.
- May manage several direct reports, often including department heads.
- Maintain an environment in which manpower training, turnover, compensation, and growth adequately matches credit union's needs.
- Hold periodic staff meetings. Identify areas for improvement, changes in procedures, new developments, or changes in service or products. Keep staff up to date on trends and general credit union information.

## CHIEF MARKETING OFFICER

### ***Reports to: President/CEO/Manager***

**Position Purpose:** Responsible for the development, implementation, and maintenance of the credit union's strategic marketing and public relations plans. Research marketing needs and examine marketing trends for the credit union to ensure the credit union is positioned competitively. Provide oversight, direction, evaluation, and management to subordinates and/or vendors involved in the marketing and public relations campaigns.

### **Job Responsibilities**

- Develops and monitors annual marketing budget and strategic marketing plan to strengthen brand equity, deepen relationships, meet scorecard goals, and drive member loyalty.
- Envision creative marketing and public relations concepts. Design, develop, and implement marketing and public relations programs for the credit union. Track and evaluate results of programs. Update or change as appropriate to ensure effectiveness.
- Examine market trends and demographic data concerning members and potential members, products and services, and potential products and services. Keep abreast of changing trends in the marketplace so that the credit union may react quickly and competitively.
- Measure and report on campaign and promotion results for member growth, profitability and satisfaction. Evaluates the effectiveness of all marketing strategies and channels through return on marketing investments and market research assessments.
- Create and/or review letters, direct mail, press releases, collateral materials, forms, etc. May manage an outside advertising or marketing vendor design, content, or delivery of marketing materials, marketing promotions, or media campaigns.
- Evaluate vendors to partner with the credit union.
- Recommend new services and changes in existing services to meet the financial needs of members.
- Ensure that all marketing and public relations materials comply with State and Federal rules and regulations for the credit union. Keep abreast in changing rules and regulations.
- Develop, apply, and evaluate policies and procedures for the department.

## CHIEF HUMAN RESOURCES OFFICER

**Reports to:** *President/CEO/Manager*

**Position Purpose:** Provides input to the CEO on the credit union's strategic plan to reflect human resource activities and trends. Develops, implements, and manages the human resource function for the credit union with primary emphasis in areas of policy development, wage and salary administration, performance appraisal programs, employee relations, employee benefits, recruitment and retention strategies, organizational development, record compliance, reports and statistics, counseling, orientation, and employee training and development programs. Ensures all human resource programs comply with State and Federal regulations.

### **Job Responsibilities**

- Prepare, implement, and manage the budget for the department that is consistent with the overall strategic plan and budget of the credit union.
- Develop, apply, and evaluate policies and procedures for the department that comply with all State and Federal guidelines. Ensure that the human resources policy manual is up-to-date.
- Recruit and select quality applicants for vacancies, ensuring that the credit union is adequately staffed with capable employees. Establish recruiting and placement standards.
- Develop, implement, and monitor the affirmative action program for the credit union.
- Evaluate reports, findings, and results of department in relation to established goals. Recommend new approaches, policies, and procedures to affect continual improvements in efficiency of department and services performed.
- Oversee development and administration of new employee orientation and/or exit interview program.
- Counsel management and employees in the interpretation and application of human resources policies and procedures and implement effective employee relations.
- Create and conduct training and development programs that meet the needs of the staff and management and that meet the goals of the credit union.
- Advise managers and supervisors on desired corrective and disciplinary actions, offering alternatives and ideal solutions.
- Review, recommend, and oversee administration of the credit union's overall benefits and compensation programs.
- Develop, maintain, and monitor the performance appraisal system for the credit union.
- Maintain up-to-date and thorough knowledge of federal and state employment law.



## CHIEF FINANCIAL OFFICER

### **Reports to: President/CEO/Manager**

**Position Purpose:** Direct and manage all practices and activities in the Finance and Accounting functions to ensure compliance with State and Federal rules and regulations. Manage auditing, accounting, and recordkeeping activities of the credit union to ensure they meet generally accepted accounting practices (GAAP). Make recommendations relating to budget preparation, income forecasts, and operational changes as needed.

### **Job Responsibilities**

- Participate in the credit union's long and short-term strategic planning. Oversee budget planning, preparation and administration processes to control operating expenses and achieve credit union's strategic direction.
- Communicates with the Board of Director, the Supervisory Committee and management team regarding strategic recommendations, financial results and policies which effect the credit union to assure that they are informed about matters which affect the financial institution.
- Develop, implement, and evaluate policies and procedures for the Accounting/Finance Department. Ensure that policies and procedures reflect current regulations and are communicated to and implemented by subordinates.
- Represent the credit union at external functions and attend board meetings and report on assigned areas requested by the President/CEO.
- Manage direct reports to maximize productivity, efficiency, and the potential of the human assets of the credit union including: hiring, directing job assignment, monitoring staff performance, coaching, counseling, training, assuring compliance with regulatory requirement and organizational mission
- Hold periodic staff meetings. Identify areas for improvement, changes in procedures, new developments, or changes in services. Keep staff up to date on trends and general credit union information.
- Assist with vendor negotiation and major purchasing decisions for capital equipment or other capital asset expenditures.
- Develop, perform, and oversee various internal audit procedures, i.e., cash counts, teller drawer audits, review of employee accounts, loan documentation, wire transfers, etc.
- Serve as the credit union's liaison with regulatory agency examiners and auditors.

## SVP/VP OF OPERATIONS (#2 position)

**Reports to:** *Chief Operations Officer or President/CEO/Manager*

**Position Purpose:** Responsible for assisting the Chief Operations Officer or President/CEO/Manager in the overall management of the credit union. Has direct accountability for the administration and supervision of front end and back end operations and branch activities within established policies and

### Job Responsibilities

- Assist in directing all credit union operations, which include planning, recommending, and implementing programs and policies, and providing general administrative direction.
- Accountable for accelerating growth, retention, profitability and Member experience goals, while ensuring consistency and process integrity.
- Help manage daily operation of credit union and establish office procedures.
- Help analyze various statistics and the use of technology in all areas of operation and make recommendations for the efficient operation and growth of the credit union.
- Ensure adequate equipment supplies and working space is available.
- Ensure that the Chief Operations Officer or President is kept fully informed on the conditions and operations of the credit union and of all the important factors influencing them.
- Maintain daily contact with branch managers, providing assistance, input, feedback, and guidance concerning their daily operations.
- Monitor branch activity, including number of transactions, volume, teller errors, loan volume, teller and loan personal sales, and new accounts.
- Assist/develop, implement, and maintain operational procedures to maximize efficiency and quality of work and to provide consistent quality service to members.
- Hold periodic staff meetings. Identify areas for improvement, changes in procedures, new developments, or changes in services or products. Keep staff up to date on trends and general credit union information.
- Attend board meetings and report on assigned areas as requested by the president.
- Assist/manage and recommend the purchase of equipment and supplies.

## MEMBER SERVICES VICE PRESIDENT

**Reports to:** *Chief Operations Officer or Executive Vice President or CEO*

**Position Purpose:** Manage the administrative and member service activities of the credit union. This includes overseeing and directing the activities of the main office, branch offices, and telephone information center. Ensure that all products and services of the credit union are promoted and that quality member service is delivered to all members.

### **Job Responsibilities**

- Accountable for premium member services and working collaboratively to ensure strategic goals are met.
- Assist in preparing the budget for the member service department and telephone information center. Monitor the budget throughout its lifecycle for compliance.
- Lead the retail sales function including design, implementation and attainment of sales initiatives for member portfolio growth as well as department profitability.
- Create, or assist in the creation of, policies and procedures for the member service function. Ensure that policies and procedures reflect external rules and regulations and are communicated to, and implemented by, all staff.
- Hold periodic staff meetings. Identify areas for improvement, changes in procedures, new developments, or changes in services or products. Keep staff up to date on trends and general credit union information.
- Prepare and disseminate information pertaining to credit union trends, security issues, operations, regulations, and services to department staff on a regular basis.
- Conduct or assist in conducting market research on industry trends. Recommend programs and projects beneficial to the credit union and its members as a result of research, trends, member satisfaction survey, etc.
- Address to technical and operational questions or problems from credit union staff and make appropriate referrals, recommendations, suggestions, etc.
- Address to complex or problematic member questions or problems as appropriate and ensure the highest quality of member service and satisfaction.
- Accountable for the daily branch/ATM cash operation and adhering to the cash limits set by the board of directors.

## TELLER MANAGER/SUPERVISOR

**Reports to:** Executive Vice President or COO or VP-Member Service

**Position Purpose:** Accountable for the supervision of the teller area. May perform all teller functions on a limited basis. Solve escalated member problems and/or help with complex member questions or work-related matters. Guide and advise tellers in the efficient handling of member needs and accurate transactional processes.

### Job Responsibilities

- Supervise the activities of the teller operations area by assigning work, answering questions, solving problems, helping with complex transactions and sensitive member relations problems. Explain policies and procedures to members as a communication tool.
- Ensure that staff is trained and cross-trained in all phases of their particular jobs to ensure the delivery of quality service to members and to ensure accuracy in transactions.
- Develop, apply, and evaluate policies and procedures for the department.
- Manage and recommend the purchase of equipment and supplies.
- Maintain comprehensive, up-to-date knowledge of all State and Federal regulations that are applicable to the transactions performed in the cashier/teller area. Knowledge of all credit union policies and processes within the teller area.
- Ensure that safety and security policies are up to date and training is provided on the safety and security procedures.
- Serve as a vault teller for the credit union, which includes ordering the cash and currency from the Federal Reserve, verifying cash received, filling teller cash orders, maintaining full vault security, and balancing vault cash nightly.
- Approve member exceptions and authorize service fee refunds to members when deemed necessary.
- Oversee proper availability of daily cash, money orders, and traveler's checks.
- Investigate teller losses and institute corrective flow of work and/or corrective disciplinary action where required.
- Study the work flow on an on-going basis to determine staffing requirements. Oversee work schedules for full-time and part-time employees in the teller area to ensure proper service to members.

## SHARE DRAFT MANAGER

**Reports to:** *Executive Vice President or Assistant Manager or Chief Operations Officer*

**Position Purpose:** Supervises the Share Draft Services Department, which provides technical and administrative assistance for share draft services to members of the credit union. Provides information to members and potential members regarding share drafts and other credit union services.

### **Job Responsibilities**

- Hire, train, and supervise staff in the Share Draft Services Department.
- Develop, apply, and evaluate policies and procedures for the department.
- Develop, analyze, and complete monthly department reports.
- Prepare, implement, and supervise the budget for the department that is consistent with the overall strategy of the credit union.
- Ensure compliance with share draft rules and regulations.
- Facilitate communication regarding share draft accounts and transactions, including reconciliation of member statements.

## BUSINESS SERVICES VICE PRESIDENT / DIRECTOR

**Reports to:** COO or Executive VP/Assistant Manager or CEO

**Position Purpose:** Oversee all business services department functions including deposit and credit products. Monitor business loan portfolio, train and supervise staff, conduct analyses of business trends and existing performance indicators, make recommendations for the strategic direction of the department, including target growth goals. Create policies and procedures for all departmental functions.

### Job Responsibilities

- Responsible for management and direction of the business service department staff as well as for hiring, mentoring, performance evaluations, scheduling, and training of these employees.
- Assist in preparing the budget for the business service department and monitor the budget throughout its lifecycle for compliance.
- Create, or assist in the creation of, policies and procedures for the business service function. Ensure that policies and procedures reflect external rules and regulations and are communicated to, and implemented by, all staff.
- Ensure that sound analysis and lending procedures are followed. Act in compliance with the credit union's Business Lending policy at all times.
- Respond to technical and operational questions or problems from credit union staff and make appropriate referrals, recommendations, suggestions, etc.
- Answer to complex or problematic business member questions or problems as appropriate and ensure the highest quality of member service and satisfaction is provided to business members.
- Conduct or assist in conducting market research on industry trends. Recommend programs and projects beneficial to the credit union and its members as a result of research, trends, member satisfaction surveys, etc. as related to business services.
- Hold periodic staff meetings. Identify areas for improvement, changes in procedures, new developments, or changes in services or products. Keep staff up to date on trends and general credit union information.
- Consistently maintain and improve skills and knowledge of staff for efficient service delivery.
- Train staff in cross-sell lending and other credit union products as appropriate.

## UNIVERSAL EMPLOYEE—Financial Services Representative/Member Solutions Consultant

**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 Purpose:** Consistently provides an atmosphere of high quality member service. Supports credit union sales efforts and performs transaction for members with regard to all share and loan products and services. Consult with members and provide solutions to match their needs.

### **Job Responsibilities**

- Promote credit union products and services based on member needs that transpire from member interviews. Maintain current knowledge of all credit union's services and policies. Maintain knowledge of competitor's rates, terms, etc., as well as internal trends relating to lending. Counsel members on interest rates and cross-sell services offered at the credit union.
- Open new share accounts and certificates. Assist members in the completion of Individual Retirement Account and Share Certificate applications.
- Process new account information including ordering checks, verifying eligibility, checking for appropriate signatures, filing cards, mailing welcome letters, etc. Type, laminate, and mail membership cards to members. Print starter or temporary checks for members. Assist members with Instant Issue ATM cards.
- Prepare coupons for skip-a-pay when sold.
- Assist members with wire transactions.
- Assist members in closing accounts.
- Assist members with discrepancies and complaints. Make corrections and refunds on accounts if necessary.
- Ensure accurate processing of loans by making sure that each one is properly documented, closed, disbursed, coordinated, and filed. Notify auto dealerships of any missing paperwork.
- Analyze and process consumer loan applications. Pull credit reports for all accounts, verify debts, estimate monthly payment for any outstanding debts not listed and add them to debts on application.
- Mail loan application and/or information to members and prospective members. Look up NADA values and provide quotes to members.
- Review delinquency notices for accuracy and mail them as appropriate.
- Assist member with information as to the status of pending loans. Explain reasons for denial and explore options for members when loans are denied.
- Assist members and Loan Processors in filing debt protection, credit disability, and credit life insurance claims.
- Ensure that all information and transactions regarding credit union members are kept confidential. Enforce strict adherence to established security procedures.

## MEMBER SERVICE REPRESENTATIVE II/SENIOR

**Reports to:** *Member Service VP or Executive VP/Assistant Manager*

**Position Purpose:** Serve as a liaison between the member and the credit union. Provide account information by phone or in person, as well as information on the full range of credit union products and services. Open accounts for members, interview, and professionally handle the member's daily needs. Provide a variety of transaction services to members including loan processing, closing, and disbursal. May lead the activities of other Member Service Representatives.

### **Job Responsibilities**

- Greet and welcome members and visitors to the credit union in a professional manner. Represent the credit union to members in a courteous and professional manner and provide prompt, efficient, and accurate service in the processing of transactions.
- Provide in-person and by-telephone general and specific service-related information concerning credit union products or policies.
- May reply to email or other electronic requests submitted by members, again providing professional, prompt, efficient, and accurate service and information.
- Respond to members' requests, problems, and complaints, resolving issues, and/or directing them to the appropriate person for specific information and assistance. May handle more complex questions and problems for other Member Service Representatives.
- Open new accounts and service existing accounts. Set up new account files, and provide members with all necessary information for membership.
- Handle requests from members for transfers of shares to loan payments, share withdrawals, check requests, CD transactions, line of credit advances, and any other requests received from members.
- Process, close, and disburse loans.
- Conduct orientation interviews on credit union services and programs with each new credit union member.
- Promote credit union products and services based on member needs that are obtained from member interviews and/or review of member's account. Actively cross-sell products.
- Up-to-date and comprehensive knowledge on all credit union products and services that are handled or promoted by Member Service Representatives. Up-to-day and comprehensive knowledge on all related policies and procedures, rules, and regulations.
- Provide information on investment alternatives to members wishing to deposit funds with the credit union.
- Research accounts for deposit, withdrawal, and loan-payment discrepancies.
- Assist members in balancing their accounts.
- Assist members in opening individual retirement accounts.



## MEMBER SERVICE REPRESENTATIVE I

**Reports to:** *Member Service VP or Executive VP/Assistant Manager*

**Position Purpose:** Serve as a liaison between the member and the credit union. Provide account information by phone or in person, as well as information on the full range of credit union products and services. Open accounts for members, resolve issues, and professionally handle the members' daily needs. Provide a variety of transactional services to members.

### **Job Responsibilities**

- Greet and welcome members and visitors to the credit union in a professional manner. Provide prompt, efficient, and accurate service in the processing of transactions.
- Provide in-person and by-telephone general and specific service-related information concerning credit union services or policies.
- May reply to email or other electronic requests submitted by members, again providing professional, prompt, efficient, and accurate service and information.
- Reply to members' requests, problems, and complaints, and/or direct them to the appropriate person for specific information and assistance.
- Open new accounts and service existing accounts. Set up new account files, and provide members with all necessary information for membership.
- Handle requests from members for transfers of shares to loan payments, share withdrawals, check requests, CD transactions, line of credit advances, and any other requests received from members.
- Promote credit union products and services based on member's needs.
- Process member mail transactions.
- Mail receipts and checks to members as indicated by policy and procedure.
- Provide information on investment alternatives to members wishing to deposit funds with the credit union.
- Research accounts for deposit, withdrawal, and loan-payment discrepancies.
- Assist members in balancing their accounts.
- Assist members with the proper completion of payroll deduction and direct deposit cards.
- Assist members in opening individual retirement accounts.

## HEAD TELLER

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

**Position Purpose:** Accountable for the supervision of the teller area. Guide and advise tellers in the efficient and accurate handling of member needs. Solve member problems, resolve teller issues, and help with complex work-related matters. Perform all teller functions as needed. Ensure a high level of accuracy in all teller transactions.

### **Job Responsibilities**

- Assist Teller Manager/Supervisor or be accountable for the teller operations area by scheduling hours, assigning work, answering questions, solving problems, helping with complex transactions and member relations problems, and explaining policies and procedures to tellers and members.
- Ensure that staff is trained and cross-trained in all phases of their particular jobs and in all credit union products and services to ensure the highest quality of service to members.
- Maintain a highly motivated, well-trained staff.
- Establish and maintain effective employee relations. Resolve employee relation issues.
- Evaluate job performance of subordinates to ensure quality of work and service to members.
- Develop, apply, and evaluate policies and procedures for the department. Ensure that staff comply with policies and procedures and comprehend changes in requirements. Maintain a thorough knowledge of policies and procedures and trends in the credit union industry, with particular attention to the Bank Secrecy Act, Patriot Act, and with robbery procedures.
- Hold periodic staff meetings to discuss areas needing improvement, changes in procedures, new developments or services, and to present general information. Encourage the exchange of ideas.
- Manage and recommend the purchase of equipment and supplies.
- Approve withdrawal of funds for members with less than the required identification.
- Assist tellers as required with member questions or any transactional question that needs clarification.
- Maintain knowledge of all State and Federal regulations that are applicable to the transactions performed in the cashier/teller area.
- Serve as vault teller for the credit union, to include ordering cash from the Federal Reserve, verifying cash received, filling teller cash orders, maintaining vault security, and balancing vault cash nightly.
- Approve member exceptions and authorize service fee refunds to members when necessary.
- Oversee a proper availability/maintain an adequate supply of daily cash, money orders, and traveler's checks for the credit union.
- Investigate teller losses and institute corrective flow of work and/or corrective disciplinary action.
- Oversee work schedules for full-time and part-time employees in the teller area to ensure proper service to the membership.

## TELLER II/SENIOR

### **Reports to: Head Teller**

**Position Purpose:** Perform a wide range of transactional duties to serve members by receiving or paying out funds with high accuracy. Maintain accurate transactional records. Provide a variety of member savings, share draft/checking, and credit account transactions, as well as member services such as sales of money orders and traveler's checks.

### **Job Responsibilities**

- Greet and welcome members to the credit union in a courteous, professional, and timely manner.
- Provide comprehensive, prompt, accurate, and efficient member transactions.
- Receive share drafts/checks and cash for deposit to accounts, verify amounts, examine share drafts/checks for proper endorsement, and accurately enter deposits into computer records.
- Process withdrawals from accounts and/or share draft/check cashing, verify amounts, and enter withdrawals into system accurately. Cash share drafts/checks from a variety of accounts upon proper verification according to credit union policies and procedures.
- Assist with mail or email transactions, when available.
- Place holds on accounts for uncollected funds.
- Issue traveler's checks, money orders, CDs, and U.S. Savings Bonds.
- Balance cash drawer at end of the shift and compare totaled amount to computer-generated proof sheet. Research and resolve discrepancies. Report any discrepancies to the supervisor as necessary. May help other tellers research and resolve discrepancies.
- Ensure that the teller station is properly stocked with forms, supplies, brochures, etc.
- Maintain an up-to-date and comprehensive knowledge on all credit union products and services that are handled or promoted by tellers. Maintain an up-to-date and comprehensive knowledge on all related policies and procedures, rules and regulations for the teller area, including robbery procedures.
- Cross-sell credit union services such as safe deposit boxes, traveler's checks, debit cards, credit cards, on-line banking, or other promotional products where available.
- Receive mortgage, consumer loan, and other payments and ensure the payments match balances due. Enter payments into computer.
- Report malfunctions of teller terminals and other equipment used at the teller station to supervisor.
- Perform duties of Teller I when necessary.

## TELLER I

### **Reports to: Teller Manager/Supervisor or Head Teller**

**Position Purpose:** Perform limited transactional duties to serve members by receiving or paying out funds with high degree of accuracy. Maintain accurate transactional records, providing basic cash receipt and payment services in accordance with credit union policies and procedures.

### **Job Responsibilities**

- Build relationships and enhance member experience, respond to member requests in a friendly, helpful and positive manner
- Process transactions in a prompt, efficient, confidential and accurate manner
- Maintain an up-to-date comprehensive knowledge on all credit union products and services that are handled or promoted by tellers. Maintain an up-to-date and comprehensive knowledge on all related policies and procedures, rules, and regulations for the teller area, including robbery procedures.
- Promote, explain, and cross-sell other credit union services such as consumer and mortgage loans, IRAs, certificates, safe deposit boxes, debit and credit cards, on-line banking, traveler's checks, and money orders.
- Count, check, and package coins and currency.
- Balance cash drawer at the end of the shift and compare totaled amounts to computer-generated proof sheet. Research and resolve discrepancies. Report any discrepancies to the supervisor as necessary.
- Ensure that the teller station is properly stocked with forms, supplies, brochures, etc.
- Report malfunctions of teller computers and other equipment used at the teller station.
- Check night depository bags and record proper information according to credit union procedures.

## SHARE DRAFT CLERK

### *Reports to: Share Draft Manager*

**Position Purpose:** Provide information and help to credit union members who are interested in share draft services. Carry out a wide variety of administrative duties pertaining to share draft services.

### **Job Responsibilities**

- Assist members in opening share draft accounts and answer their questions related to the function and servicing of the account.
- Process applications, including exceptions and preauthorization drafts.
- Communicate with members regarding transactions relating to the account (overdrafts, account closings, charges and fees, transfer of funds, etc.).
- Assist members with reconciling their statements.
- Assist Manager in preparing share draft reports—daily activity and monthly reports.
- Process, mail, and log requests for copies of share drafts.
- Cross-sell all credit union services.

## EFT/ACH CLERK

### **Reports to: Member Service VP**

**Position Purpose:** Perform clerical duties involving electronic funds transfers (ETF) and automated clearing house (ACH) functions in a timely, accurate manner that provides members with quality service. Reconcile accounts in accordance with credit union policies and procedures.

### **Job Responsibilities**

- Process and balance daily postings of direct deposits and allotments.
- Verify the accuracy of postings and resolve any discrepancies.
- Record and balance all unprocessed items.
- Post overdraft notices.
- Issue “stop payments.”
- Return all Government Reclamations.
- Process and correct all EFT transactions transmitted daily from the Federal Reserve.
- Work with all payroll contacts to coordinate payroll deductions, new member information, corrections, updates, changes, etc.
- Verify the completion of accurate payroll forms and maintain up-to-date records for the credit union on payroll transactions.
- Assist in solving member issues or questions on EFT/ACH.
- Enter all rejections, pre-notifications, stop payments, etc., on the Fedline.
- Send all bank to bank wires and Western Union wires (CMO’s).
- Utilize all credit union procedures and computer tools to create and generate reports and correspondence.

## EXECUTIVE SECRETARY/ADMINISTRATIVE ASSISTANT

### ***Reports to: President/CEO/Manager***

**Position Purpose:** Provide confidential, professional, administrative assistance for the President/CEO/ Manager that includes a wide range of administrative duties to be handled with confidentiality and discretion where required. Interface with other executives in the credit union, with board members, with members, visitors, and vendors to the credit union. Prepare reports, correspondence, manuals, spreadsheets, and all other communications utilizing a broad range of computer applications.

### **Job Responsibilities**

- Provides a variety of administrative activities necessary to assist management including research, report preparation, informational request, and clerical support.
- Assists management with board material preparation, record and distribute board attendance and minutes.
- Assist in scheduling and/or arranging appointments, meetings, business trips, etc. for CEO, board members, or other members of the senior management team. Maintain the calendar of events and schedules for the CEO and Board.
- Maintains and updates administrative records, policies, procedures, central fills and reports.
- Coordinates and assists with preparation for all meetings involving the CEO.
- Maintains the schedule and calendar for CEO and executive staff.
- Use computer programs, duplicate, and disseminate materials for board meeting, including agendas, minutes, and committee reports.
- Disseminate informational mailings and articles to the board of directors, management, and others.
- Compose, process, and sign standard letters for officers. Ensure accuracy of work.
- Keep President/CEO/Manager advised of complaints, telephone calls, and letters received. Coordinate follow-through on pending issues.

## RECEPTIONIST

**Reports to:** *Branch Manager or similar level manager in credit union*

**Position Purpose:** Project a positive image as representative for the credit union in receiving visitors and guests. Answer telephones, process mail, and perform various administrative and clerical duties as assigned.

### **Job Responsibilities**

- Greet members/vendors, assess their needs and assists and direct to appropriate person.
- Answer telephone, disseminate information or resolve questions, and/or route calls to appropriate individual. Put calls on hold and coordinate follow through so caller is handled as promptly as possible and/or put into voicemail or take message at caller's request.
- Process and distribute all mail, interoffice correspondence, and deliveries. Research and resolve questions on proper distribution.
- Provide administrative and clerical support to the facility as required. This may include generating correspondence or reports, creating spreadsheets, presentations, labels, forms, etc.
- Utilize credit union procedures and computer applications that may include email, Internet, Word, spreadsheet, database and system software.
- Maintain an up-to-date list of employee extension/telephone numbers.
- Maintain the schedule for use of various credit union rooms.
- May assist various departments as needed.
- May serve a notary.



## GENERAL OFFICE CLERK

### ***Reports to: Branch Manager I or II***

**Position Purpose:** Accountable for the maintenance of the files and records for the credit union. Duties include, but are not limited to, general clerical functions such as filing, photocopying, setting up and/or maintaining files and folders, typing folder labels, assembling reports and manuals, etc.

### **Job Responsibilities**

- Accurately organize and file, manually or electronically, all member information to insure up-to-date member files. Maintain accurate and up-to-date membership records for all products and services with the credit union.
- Create new folders with name and account number for all new member accounts.
- Obtain and provide copies of statements per members' requests and/or per supervisor's request.
- File all signature cards.
- File all loan folders pulled throughout the day to enhance credit union efficiency.
- Ensure that the archive records are properly stored and easily accessible.
- Ensure that all on-hand records are current and organized for ready access.
- Check and maintain the inventory of regular supplies and forms so that the credit union functions efficiently and without interruption. Notify supervisor of need to order supplies or forms as necessary.
- Scan and store documents when necessary.
- Photocopy documents as requested.

## IRA/CERTIFICATE SPECIALIST

### **Reports to: Member Service VP or COO**

**Position Purpose:** Assist members in all aspects of the credit union's savings products and services such as certificates of deposit, IRAs, money market accounts, and all other savings products. Provide up-to-date information, answer questions, research and resolve discrepancies, and maintain all documentation for savings products and services.

### **Job Responsibilities**

- Greet and welcome members to the credit union in a courteous, professional, and timely manner, providing prompt, accurate, and efficient service on all savings products and services (CDs, IRAs, money market accounts, etc.).
- Reply to member inquiries regarding savings products received in person, by telephone, or electronically.
- Set up savings accounts or issue IRAs, CDs, or money market accounts. Enter all required information into the credit union's computer system and maintain accurate, up-to-date documentation that complies with State and Federal rules and regulations.
- Research and resolve any issues, discrepancies, or problems on sales products and services.
- Be a subject-matter expert for the credit union on IRAs, CDs, and other savings products and services. Ensure that knowledge on specialty is up-to-date by attending education seminars and/or reading industry periodicals and/or pending changes in rules and regulations.
- Assist in design and development of marketing plans for retirement, CD, and other savings products.
- Oversee and/or coordinate new and current member outreach; may coordinate outreach plans with marketing director.
- Research competitors' retirement products and marketing schedules, and suggest strategies to improve marketing positions for the credit union.
- Review current retirement products for future adjustments, improvements, expansions or elimination, depending on market strengths and weaknesses.
- Report on related industry products, pricing, and improvement strategies.
- May assist in development of departmental goals and budgets and in writing short- and long-term product plans.
- May provide other member service activities as requested and/or as time allows.
- Generate reports as requested by management and/or the Board.

## FINANCIAL PLANNER

### ***Reports to: Member Service VP or COO***

**Position Purpose:** Counsel members seeking to achieve financial goals and maximize financial potential through a variety of specialized financial products and services.

### **Job Responsibilities**

- Advise members on ways to reach financial goals utilizing knowledge of tax and investment strategies, retirement plans, securities, insurance, and real estate.
- Assess members' assets, liabilities, cash flow, insurance coverage, tax status, financial goals, and establish investment strategies.
- Explain the financial assistance available to members interested in post-secondary education or advanced training, such as grants, scholarships, and loans.
- Establish payment priorities, payoff methods, and estimate time for debt liquidation.
- Counsel members on financial problems such as excessive spending and borrowing of funds.
- Provide members with ideas and suggestions to assist them in negotiating with creditors.
- Ensure business activities and investment recommendations are in compliance with rules and regulations.
- Conduct financial planning workshops.
- Prepare records and reports.
- Achieve sales/production goals to ensure revenue projections are met.
- Certified Financial Planner status preferred.

## GENERALIST (at small credit unions)

### **Reports to: President/CEO/Manager**

**Position Purpose:** The Generalist is a non-management employee working at a small credit union with fewer than three employees, management or non-management, other than the CEO. Handle many credit union duties in the course of a day without any one major focus. The generalist utilizes a broad knowledge of credit union products and services, policies and procedures, rules and regulations.

### **Job Responsibilities**

- May function as a teller on an as-needed basis, filling in for peak schedules or for an absence or shortage on the teller line.
- May process member transactions to include deposits, withdrawals, transfers, check cashing, travelers checks, account verification, etc.
- May function as a head teller in scheduling, ordering cash, balancing, etc.
- May open and close accounts, DCs, IRAs, etc. Answer member questions regarding these services or issues surrounding these or other credit union products.
- May assist member with completing loan applications. Interview member for additional information to complete the loan process.
- May process loan applications, run credit reports, do preliminary debt-to-income ratios, and recommend loan for approval or denial.
- May receive payments for mortgage and other loan products. Ensure that payments equal amount due and verify/ resolve discrepancies.
- Provide primary or backup duty on a number of functions to include payroll, ACH, accounts payable, collections, and/or ATM.
- Ensure that the manager is kept fully informed on any issues of importance in the operations of the credit union.
- Cross-sell all products and services offered by the credit union.

## SVP/VP Lending (#2 position)

**Reports to: President/CEO/Manager or Executive VP/Assistant Manager**

**Position Purpose:** Participate in strategic planning and the development of credit union policies, procedures, and goals. Responsible for the credit union's administrative management of loan functions. Develop and implement consistent organizational policies and procedures that comply with external regulations. Assist and lead commercial loans, residential mortgage department, indirect lending, and centralized lending. Ensure maximum profitability of lending activities that are also in the best interest of the member.

### Job Responsibilities

- Participate in the credit union's long- and short-term strategic planning.
- Set the Loan Department's strategic plans to align with the credit union's business plan. Establish and ensure the implementation of target goals for the department.
- Communicate credit union goals and direction with all employees to ensure clear understanding of rules, regulations, requirements, and expectations.
- Create the budget for department and track on an ongoing basis for adherence.
- Develop, implement, and monitor policies and procedures in accordance with credit union goals and strategies. Work with other departments to maintain consistency in credit union policies and procedures.
- Oversee and monitor the loan function to achieve its strategic goals. Direct the work of loan managers in all lending areas to include underwriting, loan processing, loan documentation, and approval or denial of loans for consumer, mortgage, or business loans.
- Oversee the development and monitoring of performance standards. Provide mentoring, coaching, or training to assist and develop managers and staff.
- Research and evaluate the feasibility of new lending products. Develop and implement plans for expansion of lending programs. Keep abreast of changes in the industry and changing trends in lending and react to changes in a way that maintains competitiveness.
- Work with loan managers and members on complex issues to prevent loss to the credit union and assist the membership.
- Represent and promote the credit union at external functions.

## CONSUMER LOAN VP/MANAGER

**Reports to:** Loan VP/SVP or Executive VP/Assistant Manager or COO

**Position Purpose:** Ensure consumer lending policies and procedures best serve the credit union and its members. Manage the day-to-day operation of the consumer loan department. Ensure compliance with state and federal lending laws. Monitor and assess economic conditions affecting the consumer loan department and recommend appropriate action.

### **Job Responsibilities**

- Ensure that consumer loan policies, procedures, services, products, and documentation meet federal and state regulations.
- Formulate and maintain a loan procedure manual for the consumer loan department that is up-to-date with all regulations and requirements. Ensure staff training and compliance.
- Establish budgets that support the credit union's strategic plan for the consumer loan department. Monitor progress on a regular basis.
- Maintain up-to-date knowledge of general economic conditions or changing trends that may affect the credit union's consumer loan department. Provide timely feedback that allows the credit union to react competitively.
- Maintain knowledge of competitor's rates and terms and other trends relating to consumer lending. Construct products, rates, and terms that reflect the marketplace.
- Provide input and recommendations for lending interest rates.
- Monitor and coordinate the discretionary and mandatory loan interest rate changes.
- Develop, assess, and complete monthly loan reports. Develop procedures and reporting tools for effective information to flow through the department.
- Review loan approvals and denials for soundness of conclusion.
- Perform audit of consumer loan files to ensure quality and that lending policies are followed.
- Define appropriate limits of authority for consumer loan personnel, and ensure adequate understanding of the credit union's loan procedures and policies.
- Interview loan applicants, resolve member complaints, and approve or deny loan applications.

## MORTGAGE LOAN VP/MANAGER

**Reports to:** Loan VP/SVP or Executive VP/Assistant Manager or COO

**Position Purpose:** Ensure mortgage lending policies and procedures best serve the credit union and its members. Oversee mortgage lending staff. Ensure compliance with state and federal lending laws. Develop, recommend, and report on improvements in mortgage loan products and services and their marketing.

### Job Responsibilities

- Ensure that mortgage loan policies, procedures, services, products, and documentation meet federal and state regulations.
- Formulate and maintain a loan procedure manual for the mortgage loan department that is up-to-date with all regulations and requirements. Ensure staff training and compliance.
- Manage department staff to include setting schedules, approving leave time, reviewing performance annually, recruiting internal applicants, counseling, and disciplining.
- Accountable for the origination and approval of all residential mortgage loans in accordance with established goals and standards for the department.
- Accountable for the compliance of all residential real estate loans to NCUA rules and regulations, secondary market standards, and federal real estate lending laws.
- Accountable for the sale of residential mortgage loans on the secondary market.
- Accountable for the ongoing servicing of residential mortgage loans that are held in portfolio or sold servicing retained.
- Responsible for the underwriting and approval of all second mortgage loans issued by the credit union as well as the foreclosure, maintenance, and sale of residential and/or commercial properties that are in default.
- Monitor rates and pricing for residential loan portfolio to ensure competitiveness with marketplace. Monitor the marketplace for changes in the industry or changing trends.
- Oversee efforts required to develop and establish internal and external programs and relationships with mortgage brokers and others for loan production.
- Prepare, implement, and supervise the budget for the department that is consistent with the overall strategic plan and budget of the credit union.

## MEMBER BUSINESS LOAN VP / MANAGER

**Reports to:** Loan VP/SVP or Executive VP/Assistant Manager or COO

**Position Purpose:** Ensure member business loan policies and procedures best serve the credit union and its members. Ensure compliance with State and Federal business lending laws. Oversee member business lending staff. Develop, recommend, and report on improvements in member business lending products and their marketing. Manage annual department budget. Monitor business loan portfolio.

### **Job Responsibilities**

- Develop business loan products and services that best serve the credit union and its members.
- Ensure that business loan policies, procedures, services, products, and documentation meet federal and state regulations.
- Formulate and maintain a loan procedures manual for business loan department that is up-to-date with all regulations and requirements. Ensure staff training and compliance.
- Establish budgets that support the credit union's strategic plan for the business loan department. Monitor progress on a regular basis.
- Maintain up-to-date knowledge of general economic conditions or changing trends that may affect the credit union's business loan department. Provide timely feedback that allows the credit union to react competitively.
- Maintain knowledge of competitors' rates and terms and other trends relating to business lending. Construct products, rates, and terms that reflect the marketplace.
- Provide input and recommendations for lending interest rates to the Loan Committee.
- Evaluate the job performance of subordinates to ensure quality work and service to members. Recommend salary changes.
- Develop and assess monthly loan reports. Develop procedures and reporting tools for effective information to flow through the department.
- Review loan approvals and denials for soundness of conclusions.
- Perform audit of business loan files to ensure quality of work and quality of documentation.
- Define appropriate limits of authority for business service loan personnel.



## DEALER DIRECT MANAGER

### **Reports to: Loan VP/SVP**

**Position Purpose:** Responsible for designing and implementing a business plan that increases penetration in the indirect auto market. Oversee day-to-day operations and may oversee department staff. Establish policies and procedures that maximize potential business and limit or reduce loss ratio. Build and enhance relationships with new and existing auto dealers. Develop, recommend, and report on departmental improvements and manage the department's budget.

### **Job Responsibilities**

- Develop and maintain a business plan to increase the penetration of the indirect auto market. Include action items and tactical steps to meet the goals of the plan on a regular basis and review periodically for performance.
- Promote indirect lending products and programs to dealers in order to increase overall understanding of, and familiarity with products
- Develop indirect lending policies and procedures that protect the credit union and members' best interests.
- Oversee the indirect lending programs and all its operations.
- Introduce the credit union's indirect lending program to auto dealers who do not currently participate in the program. Answer questions, resolve issues, and provide a process that facilitates a smooth transition between dealer and credit union.
- Develop and maintain relationships with dealerships by conducting visits on a regular basis.
- Be knowledgeable in all regulatory requirements regarding indirect lending. Ensure that all contracts and relationships with auto dealers comply with State and Federal rules and regulations.
- Develop, implement, and maintain system tools to track and assess indirect lending programs. Provide reports to VP-Lending or other members of the senior management team and/or Board of Directors.
- Coordinate marketing requirements with the marketing manager or marketing department to develop advertising and sales literature for indirect lending programs. Oversee the content of that material to ensure accuracy and compliance.
- Maintain up-to-date knowledge of general economic conditions or changing trends that may affect the credit union's indirect lending program. Provide timely feedback that allows the credit union to react competitively.
- Maintain knowledge of competitors' rates and terms and other trends relating to auto loans or indirect lending.

## COLLECTIONS VP/ MANAGER

**Reports to: President/CEO/Manager or Loan VP/SVP**

**Position Purpose:** Ensure that the credit and collection policies and procedures of the credit union best serve the credit union and its members. Oversee collections staff and provide leadership and guidance. Ensure strict compliance with state and federal credit and collection rules and regulations in all collection practices.

### **Job Responsibilities**

- Ensure that credit and collection policies, procedures, practices, and documentation meet federal and state regulations.
- Assign, monitor, and supervise the work load in the Collections Department to ensure the smooth and efficient flow of work. Ensure the courteous and considerate interface with members at all times.
- Establish and monitor effective control procedures for late and/or delinquent or potentially delinquent loans. Identify when to charge to reserve.
- On an on-going basis, communicate and monitor the requirements to staff in collections procedures to protect the credit union's interests and to handle members courteously. Train staff on alternative collection techniques to resolve issues positively.
- Review accounts where action beyond routine collection procedures must be approved or implemented. Handle complex situations. Resolve difficult or non-routine member issues.
- Review all billings from attorneys retained for collection work.
- Authorize legal proceedings. Review default notices, surrender notices, bankruptcy procedures, foreclosure notices, etc. for accuracy and completeness.
- Review all accounts that are to be written off as uncollectible.
- Develop and review accurate reporting procedures on collection activities. Prepare and examine reports for senior management and/or the Board.
- Establish and maintain effective employee relations.
- Prepare, implement, and supervise the budget for the department that is consistent with the overall strategic plan and budget of the credit union.
- Evaluate the job performance of subordinates to ensure quality work and service to members.

## LOAN OFFICER II/SENIOR

### **Reports to: Loan VP/SVP**

**Position Purpose:** Provide information on credit union products and services to members in accordance with credit union policies and procedures and State and Federal rules and regulations. Responsible for interviewing and evaluating applicants for loans and processing various loan applications. Gather background information and analyze loan applicants' credit history. Approve or deny loan applications based on analysis. Operate with substantial credit authority.

### **Job Responsibilities**

- Gather background information on loan applicants by interviewing loan applicants and obtaining credit bureau reports. Handle loans of highest complexity, value, or risk.
- Assist members with the loan application process to ensure completeness of information.
- Pull credit reports for all accounts, verify debts, estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Calculate debt-to-income ratios on loan applicants, and calculate how much of a loan applicant's debt is secured or unsecured.
- Complete loan applications over the phone and/or electronically.
- Identify collateral needs and payment plans for members applying for loans.
- Identify eligibility of loan co-maker from co-maker's statement and credit rating.
- Approve or deny loan applications.
- When a loan is denied, explain reasons for denial in a professional, courteous manner. Work with member to provide recommendations or alternative options for other possible ways to secure a loan in the future.
- Verify the accuracy of loan amounts and repayment terms on approved loan applications.
- Complete loan documents and disburse loans when approved.
- Implement new loan products and services in accordance with management direction.
- Cross-sell lending and other credit union products.
- May be responsible for training of new loan officers. Will provide assistance or guidance to less senior loan officers.

## LOAN OFFICER I

### ***Reports to: Loan VP/SVP***

***Position Purpose:*** Provide information on credit union products and services according to all credit union policies and procedures and Federal and State rules and regulations. Responsible for interviewing and evaluating applicants for routine loans and processing loan applications. Gather background information and assess loan applicants' credit history. Approve or deny loan applications based on analysis. Operate with moderate credit authority.

### ***Job Responsibilities***

- Gather background information on loan applicants by interviewing loan applicants and obtaining credit bureau reports.
- Assist members with the loan application process to ensure completeness of information.
- Pull credit reports for all accounts, verify debts, and estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Calculate debt-to-income ratios on loan applicants.
- Calculate how much of a loan applicant's debt is secured or unsecured.
- Complete loan applications over the phone and/or electronically.
- Identify collateral needs and payment plans for members applying for loans.
- Identify eligibility of loan co-maker from co-maker's statement and credit rating.
- Approve or deny loan applications.
- When a loan is denied, explain reasons for denial in a professional, courteous manner. Work with member to provide recommendations or alternative options for other possible ways to secure a loan in the future.
- Verify the accuracy of loan amounts and repayment terms on approved loan applications.
- Complete loan documents and disburse loans when approved.
- Implement new loan products and services in accordance with management direction.
- Cross-sell lending and other credit union products.

## LOAN PROCESSOR

### **Reports to: Loan VP/SVP**

**Position Purpose:** Interview credit union loan applicants, professionally representing the credit union throughout the process. Research background information on loan applicants and resolve discrepancies. Process loan applications and assist in duties related to the lending function within the credit union.

### **Job Responsibilities**

- Mail or e-mail loan applications and/or information to members and prospective members.
- Gather background information on loan applicants, researching any discrepancies.
- Interview loan applicants in-person or by phone.
- Assist members with the loan application process to ensure completeness of information. Ensure that all members are welcomed to the credit union and are assisted professionally in the process.
- Answer questions for members throughout the process. Explain the loan process to include loan options, insurance required on credit union loan products, loan policies, interest rates, payoffs, etc.
- Complete loan applications over the phone or electronically.
- Verify employment of persons applying for loans.
- Present application and back-up information to loan officer.
- Maintain a filing system and procedures to monitor that the required documentation is received and maintained appropriately and according to policies and procedures.
- Purge loan files by destroying out-of-date or unnecessary loan documents.
- Send out credit notices to spouses when necessary.
- Notify vendor to place security interest of credit union on title document. Ensure that the documentation on titles is accurate and up-to-date.
- May input loans into the system.
- Cross-sell credit union products and services.

## LOAN CLERK

### ***Reports to: Loan VP/SVP***

***Position Purpose:*** Answer telephone calls for Loan Department. Provide information or answers on basic lending questions from members. Responsible for directing member inquiries to appropriate lending staff. Assist in a variety of duties related to the lending function within the credit union.

### ***Job Responsibilities***

- Answer telephone for the loan department professionally and courteously. Answer questions, provide information, and/or route calls to appropriate loan officer. Take messages and coordinate follow through.
- Serve as a department receptionist, receiving members and guests to the loan department in a professional, courteous manner. Ensure that the individual receives prompt attention by loan officers.
- Type all necessary loan documents for approved loans.
- Type denial forms for all loans that are declined.
- File and maintain loan records on the computer. Ensure accuracy and completeness of work.
- Assist members and employees with basic questions regarding lending services.
- Mail or email loan applications and/or information to members and prospective members.
- Schedule appointments with loan officers. Maintain and coordinate the department's calendar so that members are served with the highest quality.
- Perform word processing for the loan department ensuring accuracy and completeness of work.
- Maintain accurate and complete files and records.

## MEMBER BUSINESS LOAN OFFICER II / SENIOR

**Reports to:** *Business Loan Vice President or Business Services VP*

**Position Purpose:** Provide information on credit union products and services to current and potential business members according to all credit union policies and procedures and Federal and State rules and regulations. Develop and enhance the business loan portfolio. Provide input to the VP-Lending on potential new products and/or trends in the industry. Prepare or coordinate documentation and forms. Approve or deny business loan applications. Operate with substantial credit authority.

### **Job Responsibilities**

- Gather background information on members applying for business loans by interviewing applicants and obtaining credit bureau reports. Handle loans of complexity, value, and risk.
- Interview members requesting refinancing or rewrites of existing business loans and/or requests for new business loans.
- Assist members with the loan application process in person, on the phone, or electronically to ensure completeness of information.
- Pull credit reports for all accounts, verify debt, estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Calculate debt-to-income ratios on loan applicants, and calculate how much of a loan applicant's debt is secured or unsecured.
- Ensure that sound assessment and lending procedures are followed. Act in compliance with the credit union's Business Lending policy at all times.
- Evaluate the information provided by the business borrower.
- Approve or deny loan applications and review loan applications for less senior business loan officers.
- Explain reasons for denial and explore options for members when business loans are denied.
- Verify the accuracy of business loan amounts and repayment terms on approved loan applications. Complete loan documents and disburse loans when approved.
- Answer questions from routine to complex related to business loans.
- Professionally resolve complaints from members and non-members.
- Coordinate collection efforts for credit union's business accounts.
- Implement new loan products and services in accordance with management direction.
- Cross-sell lending and other credit union products as appropriate.

## MEMBER BUSINESS LOAN OFFICER I

**Reports to: Business Loan Vice President or Business Services VP**

**Position Purpose:** Provide information on credit union products and services to current and potential business members according to all credit union policies and procedures and Federal and State rules and regulations. Develop and enhance the business loan portfolio. Prepare, assess, process, and document all required forms and related documentation. Approve or deny business loan applications. Operate with moderate credit authority.

### **Job Responsibilities**

- Gather background information on members applying for business loans by interviewing applicants and obtaining credit bureau reports.
- Interview members requesting refinancing or rewrites of existing business loans.
- Assist members with the loan application process in person, on the phone, or electronically to ensure completeness of information.
- Pull credit reports for all accounts, verify debt, estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Calculate debt-to-income ratios on loan applicants, and calculate how much of a loan applicant's debt is secured or unsecured.
- Ensure that sound analysis and lending procedures are followed. Act in compliance with Business Lending policy at all times.
- Evaluate the information provided by the business borrower.
- Approve or deny loan applications within established parameters.
- Explain reasons for denial and explore options for members when business loans are denied.
- Verify the accuracy of business loan amounts and repayment terms on approved loan applications. Complete loan documents and disburse loans when approved.
- Answer questions related to business loans.
- Responsible for collection activity of business accounts.
- Resolves complaints from members and nonmembers in a professional manner.
- Cross--sell lending and other credit union products as appropriate.



## CONSUMER LOAN OFFICER II/Senior

**Reports to: Consumer Loan VP/Manager or Loan VP/SVP**

**Position Purpose:** Provide information on credit union products and services to current and potential members according to all credit union policies and procedures and Federal and State rules and regulations. Prepare, assess, process, and document all required forms and related documentation for consumer loan products. Approve or deny a variety of consumer loan applications, with considerable loan authority. Promote credit union products and services.

### **Job Responsibilities**

- Interview loan applicants and provide information on loan products and alternative products that best meet the member's needs. Request and review all required information and documentation to secure a loan.
- Assist member in completing loan applications over the phone and/or electronically.
- Obtain and evaluate credit reports.
- Calculate debt-to-income ratios on loan applicants, and calculate how much of a loan applicant's debt is secured or unsecured.
- Recommend and outline terms of loan. Inform prospective borrowers of loan commitments.
- Identify collateral needs and payment plans for members applying for loans.
- Identify eligibility of loan co-maker from co-maker's statement and credit rating.
- Notify applicant of loan conclusion. Correspond with members, applicants, and creditors to resolve questions regarding application information.
- Develop and maintain interest-rate structure that is consistent with credit union policies and is competitive with current market.
- Review developing laws and regulations as they apply to installment-loan security agreements.
- May manage delinquent account files for the credit union.
- Handle loans of highest complexity, value, and risk.
- Train new consumer loan officers, and assist more junior consumer loan officers with questions, challenges, etc.

## CONSUMER LOAN OFFICER I

**Reports to: Consumer Loan VP/Manager or Loan VP/SVP**

**Position Purpose:** Provide information on credit union products and services to members according to all credit union policies and procedures and Federal and State rules and regulations. Prepare, assess, process, and document all required forms and related documentation for consumer loan products. Approve or deny loan applications within prescribed parameters. Promote credit union products and services.

### **Job Responsibilities**

- Interview loan applicants and provide information on consumer loan products that best meet the member's needs. Request and review all required information and documentation to secure a loan.
- Assist member in completing loan applications over the phone and/or electronically.
- Obtain and evaluate credit reports.
- Calculate debt-to-income ratios on consumer loan applicants.
- Identify collateral needs and payment plans for members applying for routine loans.
- Notify applicant of loan decision. Correspond with members, applicants, and creditors to resolve questions regarding application information.
- Recommend and outline terms of loan. Inform prospective borrowers of loan commitments.
- Develop and maintain interest-rate structure that is consistent with credit union policies and is competitive with current market.
- Review regulations as they apply to installment loan security agreements.
- Manage delinquent account files for the credit union.

## CONSUMER LOAN PROCESSOR/CLERK

**Reports to:** *Consumer Loan VP/Manager or Loan VP/SVP*

**Position Purpose:** Answer routine questions from members on consumer loans and rates. Provide member with applications and set up appointments with consumer loan officer. Input and update consumer loan data into credit union computer system. Collate, review, and verify loan documents for accuracy.

### Job Responsibilities

- Mail or e-mail loan applications and/or information to members and prospective members.
- Answer telephone for the loan department, provide routine information, and/or route calls to appropriate loan officer. Take messages and coordinate follow through.
- Schedule appointments with loan officers. Maintain and coordinate the consumer loan department's calendar so that members are served with the highest quality.
- Provide administrative assistance to the loan officer and staff, including updating loan data in the credit union's computers, processing letters, and assembling documentation for member loans.
- Ensure that loan files contain documents with proper signatures, dates, and other relevant data.
- Assemble and verify accuracy of loan documentation.
- Check documents for proper vesting, legal descriptions, closing dates, and signatures.
- Maintain new and paid consumer loan files. Perform variety of clerical duties requiring knowledge of departmental procedures. Use office computers for data input and other activities.
- Order credit reports for loan officers.
- Order, stock, and maintain an adequate supply of all forms used in the consumer loan department as well as general collateral information on the credit union.
- Cross-sell credit union products and services as appropriate.

## MORTGAGE LOAN OFFICER II/SENIOR

### ***Reports to: Mortgage Loan VP/Manager or Loan VP***

**Position Purpose:** Provide information on credit union products and services to members in accordance with credit union policies and procedures and State and Federal rules and regulations. Responsible for interviewing applicants for real estate loans and processing applications. Gather background information and assess loan applicants' credit history. Approve or deny loan applications based on analysis of each applicant's background. Operate under substantial credit authority.

### **Job Responsibilities**

- Develop mortgage loan business through member seminars and calls to realtors, contractors, and other institutions.
- Establish and monitor control procedures for first-mortgage loan portfolio.
- Interview loan applicants and assist members with the loan application process. Handle mortgage loans of highest complexity, values, and risk.
- Obtain and evaluate credit bureau reports on applicants.
- Pull credit reports for all accounts, verify debts, and estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Approve or deny real-estate loan applications, and explain reasons for denial.
- Ensure that each real-estate loan is processed accurately.
- Prepare mortgage loan application and document packet for closing.
- Pay title company fees for title searches, legal work, and appraisals.
- Pay real-estate taxes, including calculating tax shortages and new monthly payments.
- Maintain accurate records of insurance and taxes on real-estate loans.
- Maintain escrow accounts for the payment of members' taxes and insurance premiums.
- Manage second-mortgage portfolio and develop marketing plans for these products.
- Monitor delinquent real-estate loans, and take action as necessary.
- File necessary papers with the state land title for second mortgages.
- Train new mortgage loan officers.
- Assist and advise junior mortgage loan officers.

## MORTGAGE LOAN OFFICER I

**Reports to:** *Mortgage Loan VP/Manager or Loan VP/SVP*

**Position Purpose:** Provide information on credit union products and services to members according to all credit union policies and procedures and State and Federal rules and regulations. Interview applicants for real estate loans. Prepare, assess, process, and document all required forms and related documentation for real-estate loans. Approve or deny loan applications based on assessment of each applicant's background. Operate under moderate credit authority. Promote credit union products and services.

### **Job Responsibilities**

- Develop mortgage loan business through member seminars and calls to realtors, contractors, and other institutions.
- Establish and monitor control procedures for first-mortgage loan portfolio.
- Interview loan applicants and assist members with the loan application process.
- Obtain and evaluate credit bureau reports on applicants.
- Pull credit reports for all accounts, verify debts, and estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Approve or deny real-estate loan applications, and explain reasons for denial.
- Ensure that each real-estate loan is processed accurately.
- Prepare mortgage loan application and document packet for closing.
- Pay title company fees for title searches, legal work, and appraisals.
- Pay real-estate taxes, including calculating tax shortages and new monthly payments.
- Maintain accurate records of insurance and taxes on real-estate loans.
- Maintain escrow accounts for the payment of members' taxes and insurance premiums.
- Manage second-mortgage portfolio and develop marketing plans for these products.
- Monitor delinquent real-estate loans, and take action as necessary.
- File necessary papers with the state land title for second mortgages.

## MORTGAGE LOAN PROCESSOR/CLERK

### ***Reports to: Mortgage Loan VP/Manager***

**Position Purpose:** Answer questions from members on real estate loans and rates. Gather and assess financial information on members for the purpose of qualifying status for mortgage loans. Provide member with applications, interview for routine loans, or to obtain additional information, and set up appointments with mortgage loan officer. Collate, review, and verify a myriad of loan documents for accuracy for real estate transaction.

### **Job Responsibilities**

- Review and process mortgage loan applications and conduct loan interviews with members when necessary. Follow-up with members to obtain any documentation.
- Provide all applicable disclosures for both fixed- and variable-rate loans.
- Calculate closing costs and provide a good faith estimate for closing costs to members.
- Process loan to include verification of employment, deposit accounts, and all liabilities in order to prepare application of verified information.
- Order and check credit report to identify credit worthiness of applicant based on industry standards for collateral/equity value.
- Approve or deny second mortgage open-end and closed-end loan applications under authority delegated by policy.
- Request flood certification to identify if property is or is not in a flood zone.
- Perform various preliminary reviews on loan files such as title reports, flood determinations, hazard binders and appraisals.
- Order title work from attorney.
- Establish repayment and interest schedule based upon loan guidelines and rates.
- Prepare closing package, researching and resolving all items in the closing package to ensure closing process is on-time and documentation is complete and accurate.

## COLLECTOR/ADJUSTER

### **Reports to: Collections VP/Manager**

**Position Purpose:** Responsible for the control of late and/or delinquent loan accounts and pending late payment reminders. Make follow up telephone calls on delinquent loan accounts and maintain accurate records on delinquent loan accounts. Optimize collections on accounts while balancing the goodwill of members with the overall business interests of the credit union.

### **Job Responsibilities**

- Monitor payments for late and/or delinquency status. Follow up on delinquent, high-balance, and overdue credit balance accounts by phone and/or letter. Ensure professional interface with members.
- Contact high balance and/or delinquent members by telephone and mail to identify the reasons for balance or delinquency, and assist them in developing plans to bring accounts to a current status. Develop workout plans and collect on overdue accounts wherever possible.
- Notify co-signers regarding status of delinquent accounts.
- Update files and system accounts via the credit union's delinquent loan recovery system.
- Secure credit bureau reports. Skip trace on loan accounts. Maintain accurate data for repossession log, bankruptcy files, charge-off list, etc.
- Research payroll deductions, tops, starts, and changes as they may affect the status of a loan repayment.
- Assist members with delinquent real-estate loans to resolve delinquency.
- Determine when to compromise and settle balances and when to initiate foreclosure or repossession proceedings.
- Determine when loan collateral should be repossessed, and serve as liaison with attorneys or agencies in handling repossession of collateral.
- File all claims, attend hearings, and coordinate with trustees for all bankruptcy filings.
- Investigate and correct discrepancies in loan applications and credit bureau reports.

## COLLECTION CLERK

### ***Reports to: Collections VP/Manager***

***Position Purpose:*** Provide clerical assistance to the Collection Department. Answer phones, process correspondence, and maintain accurate files. Contact member to determine the reason for the past-due condition of a loan. Make recommendations on actions that should be taken if loan collateral is in jeopardy, reporting to the supervisor.

### **Job Responsibilities**

- Process all correspondence for collections department, ensuring accuracy of work. Create form letters, type labels, and provide general administrative support.
- Analyze accounts to identify next steps (i.e. account types, amount owed, credit score, collateral value, etc.)
- Maintain collection files according to department procedures.
- Input data into the credit union's collection system, and generate reports as requested.
- Respond to telephone calls regarding payment notices and delinquent accounts.
- Supervise mailing of payment notices, ensuring that credit union errors are detected promptly and corrected.
- Provide members with a complete explanation of the loan's status as requested.
- Follow up on delinquent loans and make calls for interest, partial, or full payment.
- Maintain a detailed written record of all communications made regarding the delinquency.
- Receive and write receipts for mail payments directed to the department and route to teller.
- Prepare information needed or required by collection agency, and post receipts from collection agency.
- Correspond with attorneys regarding accounts that have been sent out for legal.



## PLASTIC CARD MANAGER/SUPERVISOR

**Reports to:** Executive VP/Assistant Manager or COO

**Position Purpose:** Incumbent supervises the Plastic Cards Department, which includes: hiring and training staff, setting department goals and reviewing plastic card applications for approval or denial.

### Job Responsibilities

- Hire, train, and supervise staff in the Plastic Cards Department.
- Develop, apply, and evaluate policies and procedures for the department.
- Develop, assess, and complete monthly department reports.
- Prepare, implement, and supervise the budget for the department that is consistent with the overall strategy of the credit union.
- Ensure compliance with rules and regulations governing plastic cards.
- Review and evaluate credit/debit/ATM card applications based on credit union policies and make conclusions to approve or deny applications.
- Review and serve as advisor for authorizations that exceed established limits.
- Draft financial institution overdraft protection policies, and develop internal member services policies.
- Review credit limit increases, name changes, and procedures as they relate to credit maintenance.
- Manage and oversee compliance, arbitration, and employee records.

## PLASTIC CARD CLERK

### ***Reports to: Plastic Card Clerk***

***Position Purpose:*** Serve members' needs by handling credit, debit, and/or ATM card inquiries over the phone or in person and process financial transactions.

### ***Job Responsibilities***

- Answer telephone inquiries and process financial transactions in a courteous and efficient manner.
- Input information on new plastic card accounts.
- Research and resolve member inquiries regarding account statements, disputes, and monetary adjustments.
- Process file maintenance requests such as name and address changes, replacement cards, and requests to close accounts.
- Balance to associated general ledger accounts.
- Reconcile and balance daily banking account settlements and performing other department duties.
- Maintain a thorough working knowledge of credit union history and philosophy, as well as policies and procedures of the credit union.
- Cross-sell other credit union services.

## MEMBER SERVICE REPRESENTATIVE—PLASTIC CARDS

**Reports to:** *Plastic Card Manager/Supervisor or Member Service VP*

**Position Purpose:** Provide account information to members, open new plastic card accounts, and field additional member requests relating to plastic cards.

### **Job Responsibilities**

- Answer telephone inquiries and process financial transactions in a courteous and efficient manner.
- Process credit/debit/ATM card applications according to credit union policy.
- Assist members in opening new plastic card accounts.
- Research and resolve member inquiries regarding account statements, disputes, and monetary adjustments.
- Process PIN requests.
- Provide plastic card security reports for the credit union.
- Assist members with plastic card recovery after theft or loss.
- Cross-sell other credit union services.

## ATM SPECIALIST

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

**Position Purpose:** Restock automated teller machines (ATMs) with cash and balance on a daily basis. Research and resolve any discrepancies. Process ATM applications for members. Coordinate technology needs with outsourced vendors.

### **Job Responsibilities**

- Visit ATMs daily to collect customer transactions and machine transaction summaries.
- Restock ATMs with appropriate amounts of cash and memo printout paper.
- Maintain adequate supplies of envelopes and deposit slips at each ATM.
- Verify ATM cash and check deposits of customers against the machine transaction summaries.
- Research and resolve any ATM discrepancies. Adjust members' accounts in the event of a customer input error. Communicate the adjustment with the member.
- Balance transaction totals for each assigned ATM.
- Prepare and forward items to operations of proof department.
- Set up and order ATM cards for members. When coordinating an ATM order with a member, utilize the opportunity to promote other credit union products or services where appropriate.
- Notify ATM service and maintenance staff of any machine malfunctions. When repairs or malfunctions are handled by a vendor, coordinate and evaluate the service provided.
- Ensure ATM compliance with all Federal and State rules and regulations and with credit union policies and procedures.

## SVP/VP OF IT (#2 position)

**Reports to: Chief Information Officer or President/CEO/Manager**

**Position Purpose:** Assist/oversee, plan, and manage the IT/IS department and IT infrastructure of the credit union. Help/develop short-and long-term technology plans to provide efficient and cost-effective technology tools for the credit union.

### **Job Responsibilities**

- Work with direct reports and CIO to develop and oversee the implementation of long and short-term strategic operational plans for IT that align with the organization's strategic priorities and business needs.
- Develop strategies, goals and metrics to ensure the IT department runs smoothly and effectively.
- Accountable for improving business continuity processes for the organization, including disaster recovery, departmental recovery plans, collaboration with departmental leaders to develop business impact assessment, computer security and loss prevention plans, antivirus and firewall protections, etc.
- Research industry trends in technology to ensure the credit union remains competitive in its product and service offerings. Keep abreast of changing trends in technology to include hardware, networks and network tools, software, and systems.
- Evaluate, create, and adapt technology platforms to enhance member and staff experience.
- Assist/negotiate cost-effective contracts for the purchase of new systems, hardware, software, or peripherals. Assist/negotiate cost-effective contracts for service warranties, maintenance programs, or IT consultants to support the credit union's technology infrastructure.
- Assist/develop, update, monitor and continuously ensure compliance with the disaster recovery plans, computer security and loss prevention plans, antivirus and firewall protections, etc.
- Assist/ensure that operational manuals and documentation are accurate and up to date. Ensure that processes comply with State and Federal rules and regulations.
- Help/prepare, implement, and supervise the budget for the department that is consistent with the overall strategic plan and budget of the credit union.
- Assist/develop, apply, and evaluate policies and procedures for the department.

## IT MANAGER/SUPERVISOR

### ***Reports to: Information Systems VP or CIO***

**Position Purpose:** Provide ongoing assessment and planning of the credit union's technology infrastructure to include hubs, switches, enterprise routers, servers, and network hardware and software. Recommend changes or upgrades or new products that meet the dynamic needs of the credit union.

### **Job Responsibilities**

- Develop and maintain the strategy and future direction of LAN technologies and protocols, voice over IP, telecommunications, hardware and software. Keep abreast of new technologies and their impact and cost to the credit union.
- Develop configuration and performance standards for the network. Implement and monitor controls to ensure standards are maintained.
- Evaluate business needs, and goals, researching products available and designating procedures and systems to best meet those needs.
- Develop plans for implementation of new projects, coordinating process with project head. Provide well-defined plans including procedures, documentation, deadlines, and accountability.
- Coach and direct staff in operational activities to ensure compliance with departmental goals, objectives of the credit union, external regulations, and budgetary requirements.
- Direct the department's personnel administration activities including job assignment, training, performance evaluation, and compensation review.
- Maintain awareness of changing trends in technology and regulations in the credit union industry that might affect the department and act as required.
- Make purchasing conclusions based on bid pricing. Ensure that accurate documentation is maintained.
- Develop and maintain a disaster recovery plan for the network.
- Develop an annual budget. Recommend capital expenditures. Review and compare actual results to planned budgetary performance.
- Ensure that network staff utilize technology to provide credit union staff with a fast, accurate, and secure method to access information, in order that members can be served in a highly efficient and effective manner.
- Ensure hardware and software and network support is provided to internal staff in a professional, courteous, and timely manner.

## SYSTEMS ANALYST

**Reports to:** *Information Systems Manager/Supervisor or Information Systems VP*

**Position Purpose:** Coordinate information system (IS) projects with management, users, IS staff, and vendors. Serve as a project leaders, with overall responsibility for project implementation. Oversee all information systems-related activities for specific client departments. Assist internal clients with continual assessment of systems with focus on adding value to or streamlining processes.

### **Job Responsibilities**

- Design and develop applications for specified client departments. Act as the key technical liaison between computer systems users, vendors, and IS. Provide project management and assistance for computerized departmental systems and related projects.
- Act as primary contact for all application systems problems. Assess, debug, test, and document problems or recommend solutions that involve new applications. Follow up on problem resolution and inform clients of status. Test and debug all systems before moving to the live directory.
- Monitor user proficiency in applications and provide on-going training. Ensure that all system updates are communicated to users. Update online scripts to reflect any resulting changes in systems, departmental procedures, or policies.
- Coordinate application enhancements to existing computer systems, including examine, design specifications, documentation, and liaison between vendors and clients.
- Serve as information resource for client users, including determination of most appropriate data source, providing or arranging application-based report writing, or educating users to retrieve the information themselves.
- May serve as project coordinator for in-house development or implementation of vendor-based automated systems.
- Responsible for assigned technical aspects of conversions, file expansions, and interfaces.
- Remain knowledgeable of operations and the computer systems within client departments to provide comprehensive assistance.

## PROGRAMMER

**Reports to: Information Systems Manager/Supervisor or Information Systems VP**

**Position Purpose:** Code, test, and debug documents; install new programs; and update existing programs under supervision of Information Systems Manager/Supervisor or Vice President.

### **Job Responsibilities**

- Develop, implement, and maintain application software to established standards and specifications. Develop application software using approved programming languages.
- Modify acquired application software using tables, profiles, and other vendor supplied customization tools to reflect approved changes specified by users.
- Implement approved changes to application software to maintain currency standards, correct problems, and modify or enhance applications function.
- Participate in the design of proprietary software and/or the selection of application software products. Research the cost-effectiveness and efficient of “create” versus “buy.”
- In partnership with technical support and operations staffs, prepare application software procedures and documentation for use, operation, back-up and recovery, problem resolution, shut-down and initialization, and process automation.
- Document new programs or changes to existing programs.
- In partnership with the end user, test application software to assure accuracy, integrity, interoperability, and completeness to achieve desired results.
- Train users and validate ability to use and run applications. Document testing and training results.
- Analyze reasons for failure and revise assigned programs and/or procedures as necessary.



## NETWORK ADMINISTRATOR

**Reports to:** *Information Systems Manager/Supervisor or Information Systems VP*

**Position Purpose:** Provide input on the efficiency of the credit union's technology infrastructure to include hubs, switches, enterprise routers, servers, and network hardware and software. Recommend changes or upgrades or new products as a result of on-going administration of the network. Research and resolve network problems for end users. Install hardware and software.

### **Job Responsibilities**

- Support the credit union's local area and wide area network hardware and software to ensure that back end functions, systems, PCs, servers, and all peripheral products are operational.
- Provide and run backup procedures that maintain the integrity and security of the credit union's technology infrastructure.
- Research and diagnose IT problems within the entire infrastructure, troubleshoot, and provide solutions. Test solutions to ensure a correct solution.
- Reply to user problems on PCs to include software applications, systems integration, or individual hardware problems. Troubleshoot, debug, and resolve the problem.
- Provide individual support to end users via the phone, in person, or on-line to answer questions or resolve problems.
- Install, configure, and test new servers for systems, fax, printers, etc. Technology includes knowledge of current operating systems and languages.
- Maintain complete and accurate documentation and support services/warranties for new equipment, software, hardware, and peripherals.
- Install and test new software both for the network and for individual users.
- May administer the phone system.
- May be accountable for repair of copiers, printers, PCs, or laptops.
- Keep abreast of state-of-the-art hardware and software developments. Recommend new technologies that enhance the efficiency and security of the network infrastructure.

## TECHNOLOGY SPECIALIST

**Reports to: Information Systems Manager/Supervisor or Information Systems VP**

**Position Purpose:** Install, upgrade, and maintain computer hardware and peripheral equipment. Coordinate technology needs with outsourced vendors for efficiency and cost-effectiveness. Assist Information Systems Manager/Supervisor or VP in researching, planning, and implementing new technologies to improve member access and staff efficiency.

### **Job Responsibilities**

- Install or modify data communication systems. Provide technical assistance and consultation in the use and operations of complex computer operating systems.
- Investigate new techniques, equipment, and data processing methods. Evaluate technical requirements for new or upgrades in hardware/software.
- Maintain databases and libraries including systems security functions.
- Design and maintain systems documentation according to applicable policies and standards. Ensure that documentation meets all security regulations for the credit union.
- Coordinate technology resources including main system, telecommunications network, telephone system(s), and personal computer connectivity.
- Evaluate and procure new technology and computer supplies according to budgetary line items.
- Keep abreast of state-of-the-art hardware developments.
- Evaluate technology proposals and contracts and provide recommendations to management on vendors, bids, outsourcing, etc.
- Coordinate the services of vendors to ensure quality of service and timeliness. Review vendor contracts for compliance. Function as the contracts administrator for all outsourced technology services.
- Ensure that all software licenses are maintained.

## WEB ADMINISTRATOR

**Reports to:** *Information Systems Manager/Supervisor or Information Systems VP*

**Position Purpose:** Develop, implement, and maintain the credit union's web site to provide accurate, up-to-date information on products, services, rates, promotions, articles, etc. Assist in promoting credit union products and services via the Internet, and evaluate the site for member and potential member utilization. Coordinate and evaluate all outside Internet vendor relations.

### **Job Responsibilities**

- Develop, maintain, and/or coordinate information and content for web site. Create and/or coordinate newsletter articles, event notices, promotional campaign information, and rate updates.
- Ensure that all information on the web is monitored for accuracy and timeliness.
- Monitor software licenses to ensure compliance with vendors' regulations.
- Ensure that all Internet standards are met and that standards are maintained to protect the credit union's domain and on sites hosted by Internet vendors.
- Maintain and administer all legal Internet domains owned by the credit union and ensure compliance with all Internet privacy guidelines.
- Maintain and administer internal and external email systems. Research problems, resolve issues, and evaluate vendors on an on-going basis.
- Develop, maintain, and monitor web servers broadcasting on Internet domain.
- May maintain the credit union's Intranet, insuring that content is accurate, timely, and consistent with policies and procedures.
- Explore new ways to serve Internet members and to increase efficiency of serving members.
- Train credit union staff on effective use of web site for purpose of assisting members.

## DATA ENTRY SPECIALIST

**Reports to:** *Information Systems Manager/Supervisor or Information Systems VP*

**Position Purpose:** Process data and perform variety of clerical duties and support functions for the credit union. Ensure and verify the accuracy of all data.

### **Job Responsibilities**

- Perform all data entry and processing duties for the IS department and/or other departments in the credit union.
- Verify data input to insure accuracy.
- Review work for input. Resolve any issues regarding questionable data before inputting into the system.
- May provide data entry for specialized areas such as ACH or lending.
- Generate a variety of reports as requested.
- Perform a variety of other clerical duties of moderate scope and complexity.
- Provide telephone support and perform other administrative duties as needed.

## SVP/VP OF MARKETING (#2 position)

**Reports to: Chief Marketing Officer or President/CEO/Manager**

**Position Purpose:** Assist/responsible for the development, implementation, and maintenance of the credit union's strategic marketing and public relations plans. Research marketing needs and examine marketing trends for the credit union to ensure the credit union is positioned competitively. Provide oversight, direction, evaluation, and management to subordinates and/or vendors involved in the marketing and public relations campaigns.

### **Job Responsibilities**

- Assist/develop the strategic marketing plan and present to the Chief Marketing Officer or CEO and/or Board of Directors.
- Help/prepare, implement, and supervise the budget for the department that is consistent with the overall strategic plan and budget of the credit union.
- Envision creative marketing and public relations concepts. Assist/design, develop, and implement marketing and public relations programs for the credit union. Track and evaluate results of programs. Update or change as appropriate to ensure effectiveness.
- Examine market trends and demographic data concerning members and potential members, products and services, and potential products and services. Keep abreast of changing trends in the marketplace so that the credit union may react quickly and competitively.
- Research and recommend product or service enhancements to provide quality member service and to meet the financial needs of members.
- Assist/create and/or review letters, direct mail, press releases, collateral materials, forms, etc. May assist/manage an outside advertising or marketing vendor design, content, or delivery of marketing materials, marketing promotions, or media campaigns.
- Help/evaluate vendors to partner with the credit union.
- Recommend new services and changes in existing services to meet the financial needs of members.
- Assist/ensure that all marketing and public relations materials comply with State and Federal rules and regulations for the credit union. Keep abreast in changing rules and regulations.
- Help/develop, apply, and evaluate policies and procedures for the department.

## MARKETING MANAGER/SUPERVISOR

### ***Reports to: Marketing VP/Director***

**Position Purpose:** Manage the day-to-day marketing functions of the credit union. Monitor all marketing programs, advertising campaigns, promotions, delivery systems, and community service activities for compliance with credit union policies as well as external rules and regulations.

### **Job Responsibilities**

- Oversee implementation of and reporting on approved marketing plans and budgets.
- Develop, implement, and maintain a marketing compliance file system. Utilize the marketing system or other system tool to track and assess marketing programs.
- Develop media advertising and sales literature directly or through advertising agencies and outside vendors.
- Develop, direct, and implement product and distribution of customer announcements of product promotions, product updates, or new products and services through newsletters and special mailings.
- Develop and implement member surveys regarding credit union products and services, potential products and services, quality of service, and other feedback to help the credit union meet member needs.
- Assess marketing programs, member surveys, or other tracking tools for qualitative feedback on effectiveness of programs or new programs.
- Interact and communicate with all those impacted by promotions, new products, advertising campaigns, collateral material, etc., so that employees are up-to-date on credit union marketing programs.

## BUSINESS DEVELOPMENT MANAGER

### ***Reports to: Marketing VP/Director***

**Position Purpose:** Develop a strategic plan for development of new business and provide tactical steps for implementation. Manage the day-to-day business functions of the credit union. Cultivate new, and maintain existing, relationships for all facets of corporate sponsorship, auto dealers, RV/boat and motorcycle dealers, realtors, etc. Manage the business development staff.

### **Job Responsibilities**

- Manage the business development staff and monitor the workflow of the department against goals and targets for new business development.
- Monitor the budget for new business development to remain on track with projected expenses.
- Mentor, coach, and train employees on how to deal professionally and effectively with members, SEGs, and other contacts such as auto dealers and realtors in promoting the credit union.
- Research the demographics of the area in which the credit union operates and identify population groups served by the credit union. Develop contact lists of potential new SEGs or members to reflect research.
- Contact prospective members, SEGs, auto dealers, RV/boat and motorcycle dealers, brokers, etc., to present information on products and services of the credit union.
- Serve as the primary liaison and contact for the credit union's existing SEGs and maintain all facets of the relationship. Make formal presentations at SEGs to introduce the credit union to employees; answer questions and provide a resource that encourages participation. Coordinate enrollment meetings at SEGs.
- Be a visible presence in the local community and sponsor community. Promote the credit union through visible participation in business, community, and charitable organizations and activities.
- Promote all products and services with cross-selling to meet members' or SEGs' needs.
- Manage the correspondence and direct marketing programs to SEGs.
- Manage the SEG or other applicable marketing databases.

## MARKETING SPECIALIST

**Reports to: Marketing VP/Director or Marketing Manager/Supervisor**

**Position Purpose:** Responsible for assisting in the development and implementation of the marketing plan for the credit union. Provide research activities on marketing trends within the industry. Recommend marketing strategies. Complete legal filings for regulatory compliance. Perform a variety of creative and support duties related to the marketing function within the credit union.

### **Job Responsibilities**

- Assist the director of marketing and/or public relations manager with development and implementation of the overall marketing plan.
- Research industry trends and demographics in the field of membership and develop recommendations for products and services or marketing programs.
- Coordinate member surveys. Interact with members to research member needs. Analyze member feedback, and report on results.
- Assist with development, implementation, and analysis of marketing promotions. Utilize a variety of computer applications in the design and implementation of marketing materials.
- Obtain and/or coordinate bids for all phases of the production of marketing materials.
- Manage vendor relationships and contracts for the production of marketing materials.
- Help train staff in cross-selling and marketing techniques.
- Handle member inquiries about promotional and marketing programs.



## MARKETING/COMMUNICATIONS COORDINATOR

**Reports to:** *Marketing VP/Director or Marketing Manager/Supervisor*

**Position Purpose:** Coordinate production of media, advertising, and sales literature. Coordinate participation in community events and production of newsletters. Assist in administration of promotions and employee sales programs.

### **Job Responsibilities**

- Coordinate activities between the credit union and any marketing or printing agency. Responsible for follow-up to ensure project is meeting the required timeline.
- Maintain positive relationships with vendors and research and resolve any discrepancies or problems.
- Maintain and compile monthly statistics for presentation in related marketing reports.
- Place orders and monitor quality of printed materials and deliveries.
- Develop forms and letters for use in the marketing department and throughout the credit union.
- Assist in the creative design process.
- Maintain the marketing department filing system and revise as necessary.
- Maintain and file records of all printed materials and master copies. Ensure that all documentation is up-to-date and files are complete.
- Take photos during credit union events. Maintain photo and slide show for the credit union.
- Maintain an adequate supply of marketing materials and marketing collateral. Determine when to reorder.

## MARKETING ASSISTANT

**Reports to:** *Marketing Manager/Supervisor*

**Position Purpose:** Responsible for assisting the marketing department in all campaigns and promotions. Provide assistance to department manager and perform a variety of administrative and clerical duties.

### **Job Responsibilities**

- Assist with planning, coordinating, and executing marketing campaigns.
- Assist with planning and coordinating annual and special events or seminars.
- Provide administrative assistance to the Marketing Manager and Marketing Department staff, utilizing a range of computer software applications to include Windows, Mac, and other graphics software.
- Maintain up-to-date and complete paper and electronic files for the department.
- Prepare routine to complex correspondence on a variety of subject matters relating to marketing business. Ensure accuracy of work.
- Edit marketing collateral and other marketing materials. Proof work of others for accuracy and completeness.
- Assist in scheduling and/or arranging appointments and meetings. Maintain the department's calendar of events and schedules.
- Answer the department's telephone, disseminate information or resolve questions, and/or route calls to appropriate individual. Take messages and coordinate follow through.
- Maintain inventory of marketing supplies and brochures. Identify when to reorder and place orders to replenish inventories.

## BUSINESS DEVELOPMENT REPRESENTATIVE

**Reports to:** *Business Development Manager*

**Position Purpose:** Develop new business for the credit union. Cultivate new, and maintain existing, relationships for all facets of corporate sponsorship, individual members, auto dealers, RV/boat and motorcycle dealers, realtors, etc.

### **Job Responsibilities**

- Develop contact lists of potential new SEGs, members, dealers, or brokers in the credit union's field of membership.
- Contact and visit prospective members, dealers, brokers, realtors, or SEGs to present information on available services, such as deposit accounts, lines-of-credit, cash management, electronic banking, lending products, or investment services as appropriate.
- Attends various meetings in the community and/or at trade associations to develop new business prospects and promote the credit union.
- May make presentations on financial services to groups to promote credit union products.
- Contact potential customer base in a variety of methods and follow-up methods: via telephone, site visits, letters, emails, and direct mail campaigns.
- Maintain an up-to-date contact tracking tool.
- Examine the methods that are successful in developing business. Assess the products that best meet member needs.
- Promote all products and services with cross-selling to meet members' or SEGs' needs.

## SVP/VP OF HUMAN RESOURCES (#2 position)

**Reports to:** *Chief Human Resources Officer or President/CEO/Manager*

**Position Purpose:** Assist/provides input to the Chief Human Resources Officer or CEO on the credit union's strategic plan to reflect human resource activities and trends. Helps/develops, implements, and manages the human resource function for the credit union with primary emphasis in areas of policy development, wage and salary administration, performance appraisal programs, employee relations, employee benefits, recruitment and retention strategies, organizational development, record compliance, reports and statistics, counseling, orientation, and employee training and development programs. Helps/ensures all human resource programs comply with State and Federal regulations.

### **Job Responsibilities**

- Assist/prepare, implement, and manage the budget for the department that is consistent with the overall strategic plan and budget of the credit union.
- Ensure policies, procedures, and people programs are consistently administered and aligned with organizational goals to drive business results.
- Refine and execute a people strategy that positions the organization as an employer of choice: consistently attracting, developing and retaining top talent.
- Help/develop, implement, and monitor the affirmative action program for the credit union.
- Conduct research, examine employee and business performance data and develop programs that drive high levels of organizational performance and engagement.
- Assist/oversee development and administration of new employee orientation and/or exit interview program.
- Assist/counsel management and employees in the interpretation and application of human resources policies and procedures and implement effective employee relations.
- Assist/create and conduct training and development programs that meet the needs of the staff and management and that meet the goals of the credit union.
- Advise managers and supervisors on desired corrective and disciplinary actions, offering alternatives and ideal solutions.
- Lead the organization's total rewards strategy and execution: building compensation and benefits programs that align with organization's philosophy and support attraction, retention and business performance.
- Help/develop, maintain, and monitor the performance appraisal system for the credit union.
- Maintain up-to-date and thorough knowledge of federal and state employment law.

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

**Reports to:** *Chief Human Resources Officer or President/CEO/Manager*

**Position Purpose:** Leads efforts to realize a diverse, equitable, and inclusive (DEI) workplace. Responsibilities include developing and implementing company-wide strategies and initiatives that advance organizational change, fostering an equitable and inclusive work environment, and ensuring that DEI considerations are incorporated into decision-making processes, for both employee and member-facing efforts.

### **Job Responsibilities**

- Provide thought leadership, advocacy, and strategy to develop and execute the credit union's inclusive framework. Create strategy to deploy programming related to all DEI activities for the credit union.
- Counsel and advise the Executive Team and Board of Directors in developing short- and long-term DEI vision to transform the credit union.
- Develop organizational DEI objectives and key indicators; report on progress and roadblocks to the Executive Team; and provide recommended solutions to address issues.
- Promote equity in access to foster financial well-being for members.
- Sponsor and guide the efforts of the DEI accountability board/group.
- Proactively build and maintain member, community, and sponsor relationships for DEI.

## HUMAN RESOURCES MANAGER/SUPERVISOR

**Reports to:** *Human Resources VP/Director*

**Position Purpose:** Manage the day-to-day human resource functions of the credit union. Administer and monitor human resource programs and ensure compliance with credit union policies as well as external rules and regulations. Participate in developing department systems, goals, and targets. Manage department staff. Provide staff and managers with an effective resource for resolution of employee relations issues.

### **Job Responsibilities**

- Develop and administer various human resources plans and procedures for the credit union. Keep abreast of changing trends or regulations and react quickly to incorporate those changes into the credit union.
- Plan and organize all activities of the department. Participate in the development of systems, goals, and targets.
- Implement and annually update compensation program, rewrite job descriptions as necessary, conduct and review annual salary surveys, develop salary budget, examine compensation, and monitor performance evaluation program and revise as necessary.
- Develop, recommend, and implement personnel policies and procedures. Prepare and maintain handbook on policies and procedures. Provide guidance on managing to, and staying compliant with, policies.
- Perform benefits administration to include claims resolution, change reporting, approving invoices for payment, annual re-evaluation of policies for cost effectiveness, and information activities programs.
- May assist in development and maintenance of affirmative action program. Maintain and file necessary records, reports, and logs to conform to equal employment opportunity regulations.
- Conduct recruitment effort for all exempt and nonexempt employees. Create effective advertising strategies, utilize Internet resources, and interview and evaluate candidates. Monitor effectiveness of recruitment and coach managers in the process.
- Conduct new-employee orientations; monitor career path programs; provide employee relations counseling, outplacement counseling, and exit interviewing.
- Establish and maintain department records and reports. Participate in administrative staff meetings and attends other meetings, such as seminars. Maintain company organization charts and employee directory.

## TRAINING DIRECTOR

**Reports to:** *Human Resources VP/Director*

**Position Purpose:** Accountable for the development, implementation, and maintenance of the credit union's training program. Research training needs within the credit union and develop programs that reflect the strategic plan of the organization. Communicate credit union goals and direction to employees, supervise staff training, and implement and conduct training programs.

### **Job Responsibilities**

- Assist in the development and execution of the annual training plan and training budget.
- Budget and approve training expenses, identify staffing requirements, and examine costs for creating programs versus importing programs.
- Develop and implement needs assessments and evaluate member surveys to identify new areas for training. Create programs that reflect the needs of employees, overall competitiveness of the credit union, and that enhance member service.
- Assess training programs to identify effectiveness of programs.
- Communicate with all employees to ensure positive and clear understanding of credit union goals and direction, and products and services.
- Supervise and provide direction for training staff.
- Develop, implement, and conduct on-going training programs that assist the growth and direction of the credit union.
- Develop and find professional, cost-effective training resources. Evaluate outsourced programs and/or vendors.
- Assist branch and administrative staff with operational training, certification program, and special projects as requested.
- Prepare training and resource manuals by identifying purpose; assemble and compose information for the manuals.
- Keep abreast of new technologies, training trends, and products and services of the credit union. Maintain knowledge of instructional technologies by attending seminars and reviewing professional publications. Establish professional networks and participate in professional training organizations.

## HUMAN RESOURCES ASSISTANT/SPECIALIST

**Reports to:** *Human Resources VP/Director OR Human Resources Manager/Supervisor*

**Position Purpose:** Provide administrative support for the human resource department that includes a range of administrative duties to be handled with confidentiality and discretion where required. Interface with staff, management, board members, vendors and visitors to the credit union. Prepare reports, correspondence, manuals, spreadsheets, and all other communications utilizing a broad range of computer applications.

### **Job Responsibilities**

- Process new hires during orientation session; explain benefits, policies and procedures of the credit union, and enroll in benefit programs.
- Process daily correspondence and prepare reports, presentations, and spreadsheets for the Human Resources VP and other members of the management team. Utilize a range of computer applications, and insure accuracy of work.
- Answer telephone, disseminate information on benefits or policies, and/or route calls to appropriate associate. Take messages and coordinate follow through. Identify urgency of call. Research and respond to questions and provide back-up information.
- Assist in scheduling phone interviews and appointments for applicants, meetings, business trips, etc.
- Assist in recruitment process; conduct background checks, complete reference checks, and update database of applicants.
- Process any change of status requirements (name or address change, marital change, promotion, salary increase, etc.); process changes in insurance or benefits programs; maintain up-to-date, accurate personnel files.
- Prepare paperwork for salary changes with discretion.
- Update and maintain human resources database.
- Perform specialized or confidential administrative duties, including researching data and preparing reports as needed.
- Manage and control the calendar for the department.
- Compose, process, and sign standard letters. Ensure accuracy of work.



## TRAINING COORDINATOR/SPECIALIST

**Reports to:** *Human Resources VP/Director*

**Position Purpose:** Plan and implement the credit union's employee education and training programs that reflect the strategic plan of the credit union. Ensure that ongoing development of all employees reflects strategic priorities and quality service to members.

### **Job Responsibilities**

- Investigate and research available training methods and procedures to identify new or improved training methods as well as new or improved content materials.
- Administer the credit union's training programs by creating and/or coordinating presentations and presenting programs.
- Creating training activities for interactive participation.
- Evaluate outsourced programs and/or vendors to augment training internally. Coordinate and utilize external training programs and products that enhance the credit union's training program.
- Assess the credit union's training needs with input from managers, member satisfaction surveys, employee assessment surveys, and other appropriate sources.
- Assist department managers with employee development.
- Conduct training sessions for new employees in clerical or administrative positions, teller or member services operations, and other areas of the credit union.
- Conduct seminars and workshops in new products, policies, and procedures for all staff.
- Prepare or coordinate development of procedural manuals used in conjunction with training needs.

## PAYROLL COORDINATOR/ADMINISTRATOR

**Reports to:** *Human Resources VP/Director OR Human Resources Manager/Supervisor*

**Position Purpose:** Process all data and forms pertinent to payroll, including supporting documentation, tax payments, audit trails, and permanent employee records. Ensure accuracy of information and compliance with State and Federal regulations pertaining to payroll. Prepare all necessary supporting documents and reports, and maintain complete confidentiality throughout the process.

### **Job Responsibilities**

- Perform all in-house payroll procedures, such as entering automated payroll data, processing employee timecards, preparing monthly journal entries, maintaining employee tax deductions and exemptions. Monitor the payroll data for accuracy for each payroll.
- Monitor employee data files online, including medical leave, personal leave, vacation, benefits, promotions, and terminations. Ensure that documentation trails are complete and up-to-date.
- Prepare payroll reports on leave, sick time, vacation, and/or PTO (paid time off) usage.
- Make salary adjustments online as directed by the human resources director/manager.
- Prepare cash deposits, receipts, and payroll tax filings. Process labor and wage corrections as needed.
- Prepare and submit governmental reports and tax deposits.
- Perform employee salary forecasts and analyses for the credit union as necessary.
- Work closely with the accounting department to ensure proper employee record maintenance and the accuracy of information entered into employee records regarding payroll and benefits.
- If the credit union out-sources payroll, coordinate the payroll processing with the outsourced provider.
- May prepare and forward appraisal forms to supervisors for completion; record, file, and follow up on return of completed appraisal forms; set up new appraisal dates. Compute salary changes; prepare status forms, and distribute paychecks.
- May prepare and update credit union employee directory.

## BENEFITS COORDINATOR/SPECIALIST

**Reports to:** *Human Resources VP/Director*

**Position Purpose:** Coordinate the enrollment periods and initiate the enrollment processes for all credit union benefit programs to include pension plan or 401(k) plans as well as disability, medical, dental, and life insurance programs. Distribute plan documents or other benefit plan descriptions in a timely manner. Monitor the enrollment and declination forms for completeness and to comply with credit union policies and procedures.

### **Job Responsibilities**

- Administer the employee benefit programs for all credit union benefits and insurances such as accidental and life insurances, disability (short- and long-term) insurances, health and dental insurances, pensions, savings and investments, etc.
- Coordinate human resources procedures to initiate benefits. Contact employees, distribute benefit summaries and application or enrollment forms, and track the enrollment and/or declination decisions for each employee for each program offered.
- Initiate medical and option forms and/or affidavits; arrange for their completion and submission within time limits.
- Implement new benefits programs or “open enrollment” procedures. Arrange and conduct employee information presentations benefits, new benefit plans and/or changes in plans. Conduct “open enrollment” meetings.
- Function as a subject matter expert on benefits. Answer employee questions, provide detailed information, and act as a liaison with the insurance carrier or agent.
- Verify the monthly premium statements for all group insurance policies and maintain statistical data relative to premiums, claims, and costs. Prepare cost analyses.
- Resolve administrative problems with the carrier representatives.
- Research annual lists of current, new, and former pension plan participants for all pertinent data.
- Submit data and documents to the appropriate committee, trustee, or actuary. Maintain files of pension plan history, pension data, correspondence, reports, and forms. Initiate record keeping and retrieval methods in compliance with government regulations.
- May prepare and forward appraisal forms to supervisors for completion; record, file, and follow up on return of completed appraisal forms; set up new appraisal dates.

## INTERNAL AUDIT VP

**Reports to:** *President/CEO/Manager or CFO or Board of Directors*

**Position Purpose:** Responsible for ensuring optimum efficiency and effectiveness of the audit department and for ensuring the credit union's compliance with strict auditing guidelines imposed by NCUA and other regulatory agencies. Develop and oversee internal auditing procedures and processes. Manage internal auditing staff to ensure compliance with state and federal rules and regulations, and to safeguard the credit union's assets.

### **Job Responsibilities**

- Develop, implement, and direct credit union audit activities, policies, and procedures.
- Review and appraise policies and procedures for strict compliance with regulations as well as safeguarding all credit union assets. Recommend changes and improvements to audit procedures or policies and/or implement changes as directed.
- Recommend and assist in the development of credit union processes and controls to continuously audit credit union operations and financials.
- Perform risk and control assessments for all credit union departments.
- Oversee and direct staff auditors. Provide direction, answer questions, coach, and conduct performance reviews of audit staff.
- Oversee and manage any external auditors or auditing firms partnering with the credit union. Evaluate for efficiency, depth of knowledge, and cost-effectiveness.
- Perform periodic reviews of auditing processes, procedures, and auditing staff, both internal auditors and outsourced auditors. Communicate internal control weaknesses to management/board based on audits.
- Interact with regulatory examiners on special request by the CFO or CEO for unusual issues. Serve as credit union liaison with outside auditors and regulatory examiners.
- Prepare written and verbal reports of audit activities to the CFO, CEO, and/or Board.
- Develop and monitor the audit departmental budget.
- Keep abreast of all trends and developments in regulatory requirements, general accounting principles, or audit techniques. React quickly to any changes to protect the credit union's interests.

## INTERNAL AUDIT MANAGER/SUPERVISOR

**Reports to:** *Internal Audit VP or President/CEO/Manager or CFO*

**Position Purpose:** Responsible for implementation of the credit union's auditing procedures. Monitor the credit union for compliance with generally accepted accounting principles (GAAP), creating appropriate auditing reports for management and outside auditors. Manage internal auditors or outsourced auditors.

### Job Responsibilities

- Manage the credit union's audit function to ensure compliance with all regulatory policies and procedures and to safeguard the credit union's assets.
- Schedule and manage work of auditing staff, either internal or outsourced. Plan, assign, and direct work activities, address issues, answer questions, and resolve complex problems.
- Ensure that financial accounts will stand up to outside scrutiny through stringent adherence to generally accepted accounting principles (GAAP).
- Prepare and/or review examination reports stating findings of various audits. Prepare and/or review audit reports for senior management.
- Develop, perform, and oversee various "spot check" internal audit procedures, i.e., cash counts, teller drawer audits, review of employee accounts, loan documentation, wire transfers, etc. Review random sampling of all new loans for exceptions to policies and procedures.
- Identify whether operating policies and procedures are adequate to measure and control the economical and efficient use of resources. Develop and implement new procedures to enhance the audit process.
- Examine information systems to ensure data is accurate and complete, and make recommended changes to the IS system to improve output.
- Ensure all subsidiary ledgers have been reconciled to the general ledger.
- Coordinate and conduct investigations of suspected and/or actual internal fraud.
- Conduct investigations or special audits at the request of management.
- Prepare written and verbal audit reports for management.
- Participate in interviewing, hiring, and training activities.
- Keep abreast of changes or new developments in regulatory requirements, general accounting principles, or audit techniques.

## INTERNAL AUDITOR

**Reports to:** *Internal Audit Manager/Supervisor or Internal Audit VP*

**Position Purpose:** Perform operational, financial, interim, and compliance audits for the credit union. Review records, documents, loans, policies and procedures, financial and operational processes and electronic information in accordance with regulatory requirements.

### **Job Responsibilities**

- Conduct regular audit procedures and activities for all credit union branches and departments and for all accounting, operation, and loan procedures.
- Conduct independent audits and examinations of credit union records to ensure compliance with laws and regulations.
- Track and report on issues or recommendations from external auditors, regulators, and examiners.
- Review examination reports stating findings of the audit and report them to upper management.
- Assist Internal Audit VP/Manager and regulatory examiners during audits as necessary.
- Assist in the implementation of new or revised internal audit policies, methods, and procedures.
- Make recommendations to revise electronic systems and procedures to comply with State and Federal regulations.
- Prepare written reports on internal audit reviews, including findings, assessment, conclusions, and recommended actions.
- Reconcile accounts with corporate credit unions.
- Ensure that audit processes will stand up to outside scrutiny.

## COMPLIANCE OFFICER

**Reports to:** *President/CEO/Manager*

**Position Purpose:** Review credit union policies and procedures to ensure compliance with all related laws and regulations applicable to the credit union. Recommend policy changes to senior management and/or the Board of Directors that will facilitate the credit union's compliance program, reduce risk, and reflect changes in regulations. Update and disseminate information regarding laws and regulations.

### **Job Responsibilities**

- On an on-going basis, review laws and regulations that impact the credit union's compliance requirements, with emphasis on Bank Secrecy Act, Patriot Action, and OFAC.
- Evaluate the credit union's policies, procedures, products, and programs to ensure compliance with applicable laws and regulations. Make recommendations for change where appropriate.
- Disseminate information, answer questions, and be a subject matter expert for the credit union on all compliance-related issues.
- Assess risk potential of current procedures and institute new procedures that minimize loss exposure.
- Ensure that any change in policy or procedure is communicated to impacted departments, or the credit union as a whole, with clarity. Follow up to ensure new procedures are understood and implemented.
- Develop and implement corrective action procedures as necessary to ensure compliance with policies and procedures and to avoid future compliance problems.
- In conjunction with the internal auditor, coordinate a compliance audit and present a summary report to management.
- Assist in the revision and/or design of forms, products, and web site, programs, or promotions to ensure compliance with all State and Federal rules and regulations.
- Develop or assist in the development of compliance training programs.
- Assist compliance examiners with their examinations, making available the information that is necessary to complete their examinations.
- Develop and ensure implementation of record retention policies and procedures in accordance with regulations and laws.

## RISK MANAGEMENT OFFICER/SPECIALIST

**Reports to:** *President/CEO/Manager*

**Position Purpose:** Review credit union security and loss control policies and procedures to ensure compliance with all related laws and regulations applicable to the credit union. Recommend policy changes to senior management and/or the Board of Directors that will facilitate the credit union's risk management program, safeguard the assets of the credit union, and reflect current regulations. Update and disseminate information regarding laws and regulations. Communicate with governmental and law enforcement regarding laws and regulations.

### **Job Responsibilities**

- On an on-going basis, review laws and regulations relative to operational and compliance risk.
- Evaluate the credit union's security guidelines, risk management policies, procedures, products, and programs to ensure compliance with applicable laws and regulations. Make recommendations for change where appropriate.
- Disseminate information, answer questions, and be a subject matter expert for the credit union on all risk management and loss-prevention issues.
- Assess risk potential of current loss protection and risk management procedures, and institute new procedures that manage and control risks and losses.
- Ensure that any change in security safeguards, policies, or procedures are communicated to senior management, the Board of Directors, and the credit union as a whole, with clarity. Follow up to ensure new procedures are understood and implemented.
- Develop and implement credit union security measures as necessary to ensure compliance with policies and procedures and to control future risks and losses.
- In conjunction with the internal auditor and/or compliance officer, coordinate a risk assessment and present a summary report to senior management.
- Assist in the revision and/or design of security measures, forms, contracts or disclosures, in compliance with all State and Federal rules and regulations.
- Develop or assist in the development of compliance training programs.
- Develop and ensure implementation of database and record retention policies and procedures for classified information in accordance with regulations and laws.
- Communicate with governmental and law enforcement agencies, and providing information relating to risk management matters that affect credit union operations.



## SVP/VP OF FINANCE (#2 position)

**Reports to:** Chief Financial Officer or President/CEO/Manager

**Position Purpose:** Help/direct and manage all practices and activities in the Finance and Accounting functions to ensure compliance with State and Federal rules and regulations. Assist/manage auditing, accounting, and recordkeeping activities of the credit union to ensure they meet generally accepted accounting practices (GAAP). Make recommendations relating to budget preparation, income forecasts, and operational changes as needed.

### Job Responsibilities

- Directly or through subordinates, oversee and manage the financial and accounting functions of the credit union to include: ALM, AP, AR, budgets, collections, GL, financial analysis, financial reporting and recordkeeping, investments, payroll, and taxes.
- Help/develop, implement, and evaluate policies and procedures for the Accounting/Finance Department. Ensure that policies and procedures reflect current regulations and are communicated to and implemented by subordinates.
- May direct and supervise development, production, promotion, and sale of the credit union's products and services.
- Assist/present monthly reports to the Chief Financial Officer and/or board of directors and senior management.
- Participate in setting deposit and loan rates.
- Assist/provide guidance regarding investment choices.
- Assist/serve as trustee of the credit union's pension plan.
- Hold periodic staff meetings. Help/identify areas for improvement, changes in procedures, new developments, or changes in services. Assist/keep staff up to date on trends and general credit union information.
- Assist with lease negotiation and major purchasing choices for capital equipment or other capital asset expenditures.
- Provide direction for planning model runs.
- Assist in investigation of new branch site locations and closings of existing branches.
- Help/develop, perform, and oversee various internal audit procedures, i.e., cash counts, teller drawer audits, review of employee accounts, loan documentation, wire transfers, etc.
- Assist/serve as the credit union's liaison with regulatory agency examiners and auditors.

## ACCOUNTING VP

**Reports to:** CFO or CEO

**Position Purpose:** Oversee and direct the activities of the accounting department and staff. Ensure that reports, accounts, systems, policies, and practices adhere to generally accepted accounting principles (GAAP). Establish, coordinate, and maintain an accounting system that properly reflects the financial position of the credit union. Provide financial consolidation of branches.

### Job Responsibilities

- Oversee and manage the financial, accounting, and bookkeeping functions of the credit union to include AP, AR, budgets, collections, GL, investments, financial assessment, financial reporting and recordkeeping, payroll, and taxes.
- Develop, implement, and evaluate policies and procedures for the accounting department. Ensure that policies and procedures reflect current regulations and that the accounting procedures are in strict compliance with generally accepted accounting principles (GAAP).
- Monitor cost control activities. Approve and implement cost control strategies on an as needed basis.
- Responsible for financial reporting, financial analyses, cash management, and forecasting reports on monthly, quarterly, and annual basis to senior management and the Board of Directors.
- Prepare and review credit union finance projections and manage credit union investment accounting activities.
- Responsible for preparation of budgets and periodic examination of budget variance.
- Participate in identifying deposit and loan rates.
- Provide guidance regarding investment conclusions.
- Hold periodic staff meetings. Identify areas for improvement, changes in procedures, new developments, or changes in services. Keep staff up to date on trends and general credit union information.
- Assist with lease negotiation and major purchasing decisions for capital equipment or other capital asset expenditures.
- Serve as the credit union's liaison with regulator agency examiners and auditors.

## ACCOUNTING MANAGER/SUPERVISOR

**Reports to:** *Accounting VP or Chief Financial Officer*

**Position Purpose:** Develop, manage, and maintain reliable accounting information and reporting on income, expenses, assets, liability, and capital for management planning and decision making and for fulfillment of financial reporting requirements. Reconcile GL and bank accounts. Manage the activities of the accounting department and staff. Ensure that reports, accounts, systems, policies and practices adhere to generally accepted accounting principles (GAAP).

### **Job Responsibilities**

- Manage accounting functions to include AP, AR, budgets, cash flow, cost management, credit and collections, financial analysis, financial reporting and recordkeeping, GL, investments, payroll, and taxes.
- Implement policies and procedures for the accounting department and insure that policies and procedures reflect current regulations, and are communicated to and implemented by subordinates.
- Reconcile revenue reports, unbilled variances, special projects, payroll and timesheet reports, and claims disbursements. Prepare daily balance sheet (loan and share) examination. Prepare daily cash position assessment.
- Responsible for general ledger reconciliation, examination of financial accounts, and preparation of journal entries. Provide end-of-month close and produce monthly financial statements. Prepare or assist with incurred cost and provisional rate reports as necessary.
- Ensure that all activities of the department are in accordance with GAAP and that the accounting records are maintained accurately and in compliance with laws and regulations.
- Maintain a highly motivated, well-trained staff, evaluating the performance of the staff on a regular basis. Resolve employee questions or conflicts.
- Develop and implement processes to streamline credit union accounting procedures.
- Develop and maintain complex computer-based analyses and reports of credit union accounting records on a regular basis.
- Provide regular reports to management of all online accounting activities for the credit union's accounting/ bookkeeping department.
- Monitor fixed-asset management.
- Conduct special accounting studies, analyses, and special projects as requested by management.

## INVESTMENTS VP

**Reports to:** *CEO or Executive VP/Assistant Manager or CFO*

**Position Purpose:** Recommend and implement investment policy for credit union's liquid assets portfolio. Monitors credit union's liquidity and cash needs. Counsel staff on ways credit union can reach investment objectives.

### **Job Responsibilities**

- Manage the allocation and investment of cash/funds to optimize rate of return and compliance with governing regulations.
- Monitor the credit union's investment portfolio as needed to assure timely investment decisions as investments mature.
- Choose investments consistent with prevailing economic conditions, the credit union's assets/liability mix, and the credit union's goals of safety, liquidity, and yield.
- Direct the purchasing and sale of government bonds or other acceptable securities.
- Arrange deposit agreements with corporate credit unions or designated reserve banks, and directs placement of funds to fulfill agreements.
- Review consolidated financial statements to identify reserve position and adjusts reserves in order to obtain specified reserves ratio.
- Act as chief contact with the credit union's investment broker and/or sales people, and screen prospective brokers/sales people and their products to assure consistency with regulations and credit union policy.
- Provide management with timely investment reports and board members with information about credit union investments.
- Advise staff on ways credit union can reach investment objectives.

## INVESTMENTS MANAGER

**Reports to:** *Investments VP*

**Position Purpose:** Assists Investment VP in management of credit union portfolio. Places investments. Measures and reports on investment status relative to credit union policy and goals.

### **Job Responsibilities**

- Monitor the credit union's investment portfolio to assure timely investment decisions as investments mature.
- Assist Investments VP in choosing investments consistent with prevailing economic conditions, the credit union's assets/liability mix, and the credit union's goals of safety, liquidity, and yield.
- Place investments for the credit union.
- Report on investment status.
- Make suggestions to Investment VP on ways credit union can reach investment goals.

## ACCOUNTANT

### **Reports to: Accounting Manager/Supervisor**

**Position Purpose:** Perform tasks necessary to balance and update general ledger and subsidiary accounts, maintain and reconcile daily cash accounts, and manage other accounting-related duties. Prepare various accounting reports as requested.

### **Job Responsibilities**

- Prepare, pay, and file all accounts payable for the credit union. Research and resolve discrepancies.
- Prepare and enter daily and monthly general ledger transactions including investment activity and schedules, employee payroll, pension, and 401(k) entries.
- Analyze and reconcile general ledger for various accounts as assigned.
- Prepare summary journal vouchers and verify that all other journal vouchers and cash received have been properly balanced and authorized.
- Review and examine financial data. Generate a variety of reports and statements as requested by management. Prepare financial statements and reports on a regular basis. Examples of reports include teller variance report, daily cash flow report, renewable and share insurance reports.
- Post and reconcile the subsidiary records for the accrued income from investment accounts.
- Post investment interest checks.
- Review daily cash balances.
- Prepare the credit union's tax returns.
- Research and adjust all open items, cash imbalances, and variances.
- Set-up and run all prepaid and fixed asset items in the depreciation program.
- Prepare all inter-company elimination entries.

## ACCOUNTING CLERK

**Reports to:** *Accounting Manager/Supervisor*

**Position Purpose:** Follow detailed and standardized procedures in performing routine accounting clerical operations. Assist with a variety of duties related to the accounting function within the credit union.

### **Job Responsibilities**

- Perform a variety of activities to assist the manager in maintaining the financial, statistical, and accounting records of the credit union.
- Enter data into accounting systems and generate reports on a daily basis. Prepare various financial, regulatory, and special reports on a weekly, monthly, and quarterly basis as requested by management.
- On a daily basis, verify and balance teller sheets from all locations. Total checks and prepare deposit slips for daily bank deposit. Verify that checks received from members have restricted endorsement. Run tapes of check vouchers, receipts, and offline items.
- Assist share draft department in encoding errors, late returns, and other problems. Batch checks in numerical order, indicating missing stubs.
- Journalize all necessary transactions and make sure everything is in balance.
- Review and enter employee expenses into the general ledger.
- Post some general ledger entries, and proof totals with the general ledger system. File and store general ledger journals daily.
- Prepare accounts payable checks after receiving proper authorization.
- Maintain FED Line by wiring money to/from Federal Reserve, verifying outgoing wires, daily roll-over, and reconciling Federal Reserve Account. Wire money for purchase of mortgages.
- Reconcile MasterCard statements and share draft statements.
- Deposit mortgage checks from the settlement companies.
- Maintain working knowledge of various account software programs.

## BRANCH OPERATIONS VP

### **Reports to: Executive VP/Assistant Manager**

**Position Purpose:** Direct all aspects of the operations of multiple branches to ensure effective and efficient operations, quality of member service, and compliance with existing regulations and policies for each location. Participate in the strategic planning and management of credit union branches.

### **Job Responsibilities**

- Participate in the credit union's long- and short-term strategic planning as it relates to branch operations.
- Establish strategic planning parameters and monitor compliance with goals and objectives.
- Communicate goals and direction with branch managers to ensure clear understanding of rules, regulations, requirements, and expectations.
- Implement and monitor procedures to comply with credit union policies and governmental rules and regulations. Work with other department heads to maintain consistency in credit union policies and procedures. Develop and apply new policies and procedures for branch operations.
- Ensure the security and safety of each branch.
- Hire and oversee branch managers directly and branch staff indirectly. Maintain a well-trained, highly motivated staff.
- Prepare budget for branches and ATM networks and track on an ongoing basis for adherence.
- Oversee the development and monitoring of performance standards. Provide mentoring and coaching to support and develop managers and staff.
- Develop and/or assist in the development of training for branch personnel.
- Oversee the lending functions of the branches through branch managers. Monitor adherence to sound credit practices and administration policies.
- Assist branch managers in resolving complex member complaints.
- Keep abreast of changes in the industry and changing trends in lending and react to changes in a way that maintains competitiveness.



## BRANCH MANAGER II

**Reports to:** *Branch Operations VP*

**Position Purpose:** Guide and manage branch office in providing quality service to members in account transactions, loan applications, and new account. Solve problems within established policies and guidelines. Manage branch with ten or more full-time employees.

### **Job Responsibilities**

- Maintain a highly motivated, well-trained staff, maintaining effective employee relations.
- Recommend, implement, and supervise the budget for the branch.
- Apply and evaluate policies and procedures for the branch. Ensure that the branch is in compliance with federal laws and regulations set forth by the National Credit Union Administration and other regulatory agencies.
- Recruit and select quality applicants for vacancies, ensuring that the credit union is adequately staffed with quality employees.
- Evaluate the job performance of branch office staff to ensure quality of work and service to members. Recommend salary increases.
- Work with internal auditor to ensure compliance with internal controls.
- Monitor branch activity, including number of transactions, volume, teller errors, loan volume, teller and personal sales, and new accounts.
- Monitor key products and sales within branch to ensure profitable and sound business practices and a high quality of service for members.
- Manage the security and safety of the branch. Examine and monitor security and safety policies and procedures on an on-going basis.
- Ensure that staff receives on-going training on security and robbery procedures.
- Schedule adequate staff to ensure efficient branch operation.
- Conduct loan interviews. Process, approve and/or close loans.
- Monitor branch operations to ensure a consistent, professional approach.
- Assist staff or members in solving complex account problems.
- Create and maintain a cross-selling environment within the branch. Train employees to maximize opportunities to sell products.

## BRANCH MANAGER I

**Reports to:** *Branch Operations VP*

**Position Purpose:** Guide and manage branch office in providing quality service to members in account transactions, loan applications, and new account. Solve problems within established policies and guidelines. Manage branch with less than ten full-time employees.

### **Job Responsibilities**

- Maintain a highly motivated, well-trained staff, maintaining effective employee relations.
- Implement and monitor the budget for the branch.
- Apply and evaluate policies and procedures for the branch. Ensure that the branch is in compliance with federal laws and regulations set forth by the National Credit Union Administration and other regulatory agencies.
- Evaluate the job performance of branch office staff to ensure quality of work and service to members.
- Monitor branch activity, including number of transactions, volume, teller errors, loan volume, teller and loan personal sales, and new accounts.
- Monitor key products and sales within branch to ensure profitable and sound business practices and a high quality of service for members.
- Manage the security and safety of the branch. Examine and monitor security and safety policies and procedures on an on-going basis.
- Ensure that staff receives on-going training on security and robbery procedures.
- Schedule adequate staff to ensure efficient branch operation.
- Conduct loan interviews. Process, approve and/or close loans.
- Monitor branch operations to ensure a consistent, professional approach.
- Assist staff or members in solving complex account problems.
- Create and maintain a cross-selling environment within the branch.

## ASSISTANT BRANCH MANAGER II

**Reports to:** *Branch Manager II*

**Position Purpose:** Assist the branch manager with the overall operation of the credit union branch. Accountable for the branch when the branch manager is absent. Work at a branch with at least ten full-time employees.

### **Job Responsibilities**

- Assist the Branch Manager with the operations of the branch. Schedule staff, answer routine to complex questions on products and services, policies and procedures, or rules and regulations.
- Assist the Branch Manager with branch security at all levels to include open/close of the facility, vault, and safe deposit. Ensure that staff receives on-going training on security and robbery procedures.
- Apply policies and procedures for the branch.
- Provide back-up assistance in member services. May function as head teller or MSR on an as-needed basis, filling in for peak coverage or shortages.
- Monitor work of member service reps and tellers to ensure the highest level of quality service to members.
- Act as a loan officer with an assigned level of authority.
- Provide input into performance reviews of branch staff.
- Assist staff or members in solving complex account problems.
- Maintain a cross-selling environment within the branch.
- Act as Branch Manager II in the absence of that person.

## ASSISTANT BRANCH MANAGER I

**Reports to: Branch Manager I**

**Position Purpose:** Assist the branch manager with the overall operation of the credit union branch. Accountable for the branch when the branch manager is absent. Work at a branch with less than ten full-time employees.

### **Job Responsibilities**

- Assist the Branch Manager with the operations of the branch. May include scheduling staff, answering questions on products and services, policies and procedures, or rules and regulations.
- Assist the Branch Manager with branch security at all levels to include open/close of the facility, vault, and safe deposit.
- Apply policies and procedures for the branch.
- May function as a teller or MSR on an as-needed basis, filling in for peak schedules or for an absence or shortage on the teller line.
- May function as a head teller in scheduling, ordering cash, balancing, etc.
- Act as a loan officer with an assigned level of authority.
- Assist staff or members in solving account problems.
- Maintain a cross-selling environment within the branch.
- Act as Branch Manager I in the absence of that person.

## CALL CENTER VP

**Reports to:** *Member Service VP or Executive VP/Assistant Manager*

**Position Purpose:** Direct all aspects of the operations of the call center to ensure effective and efficient response time, quality of member service, and compliance with existing regulations and policies. Participate in the strategic planning of call center activities. Oversee the management of staff, ensuring accurate and efficient service to members.

### **Job Responsibilities**

- Responsible for the planning, coordination, and direction of the call center, including incoming calls and, if applicable, outgoing calls, and/or automated/predictive/call-back solutions.
- Implement and monitor call center procedures to comply with credit union policies and governmental rules and regulations. Review and recommend revisions as needed in the procedures used within the call center.
- Assure that the call center work stations are adequately equipped and staffed with personnel trained on all credit union products and services to professionally assist members.
- Develop and/or assist in the development of training for call center personnel on systems, products and services, policies and procedures, and governmental rules and regulations.
- Prepare budget for call center and track on ongoing basis for adherence.
- Monitor call reports. Analyze employee efficiency, response time, accuracy, new business, and member satisfaction to ensure the delivery of quality member service.
- Generate and analyze monthly reports.
- Review telephone billing and review employee usage. Develop procedures to streamline process and/or control expenses.
- Oversee the development and monitoring of performance standards. Provide mentoring and coaching to staff.
- Assist call center staff in resolving complex member issues, questions, or complaints.
- Keep abreast of changes in the industry and changing trends in lending and react to changes in a way that maintains competitiveness.

## CALL CENTER MANAGER/SUPERVISOR

**Reports to:** *Call Center VP or Member Services VP*

**Position Purpose:** Plan, schedule, supervise, and evaluate call center work flow and staffing. Coordinate call center activities to achieve desired volume according to the business plan. Monitor staff performance and call volume.

### **Job Responsibilities**

- Supervise call center employees, observing and assisting the call center representatives with script, problem-resolution, and/or questions.
- Assure that workstations are adequately staffed and that employees are trained to service the membership on all credit union products and services.
- Accountable for researching member inquiries or complaints to ensure proper follow-up and member satisfaction.
- Maintain the smooth operation of the telephone system, ensuring that calls are coming in correctly and answered in a timely manner. Coordinate the changing of extensions, new extensions or phone lines, and maintenance of voice mail.
- Monitor calls for professionalism, accuracy, and content.
- Research and solve complex member questions, problems, and/or complaints concerning credit union accounts or account verifications for call center representatives.
- Train or assist in the training of call center representatives with cross-selling skills to promote credit union products and services as appropriate. Consistently maintain and improve call center representative skills and knowledge for efficient service delivery and high quality member service.
- Review telephone billing and daily phone reports.
- Ensure that all credit union member- and employee-related business is kept in strictest confidence.
- Treat all credit union members and employees with a positive and collective attitude.
- May serve as a representative for member contacts and complaints.

## CALL CENTER REPRESENTATIVE II

**Reports to:** *Call Center Manager*

**Position Purpose:** Provide leadership to other call center representatives and assist in problem resolution. Provide information and member assistance concerning the credit union and its products and services to credit union members, ensuring the highest quality of member service.

### Job Responsibilities

- Serve membership by providing service and information in a professional and efficient manner via telephone or correspondence.
- Research and solve more complex member questions, problems, and complaints concerning credit union accounts.
- Continuously check member service voice mail and reply to these calls accordingly.
- Open/close accounts, verify accounts, accept loan applications, process stop payments on share draft accounts, order cards, and answer questions regarding share accounts, share drafts, VISA cards, ATM cards, IRAs, etc.
- Monitor Negative Share Report and transfer funds from the member's available funds when possible.
- Cross-sell credit union products and services when appropriate.
- Assist members with basic questions regarding their loans.
- Assist members with remote access.
- Process incoming and outgoing wire transfers.
- Mail, fax, or e-mail new member applications, loan applications, and/or information to members and prospective members.
- Accountable for researching member inquiries to ensure proper follow up and satisfaction.
- Ensure that all credit union member- and employee-related business is kept in the strictest confidence.
- Treat all credit union members and employees with a positive and collective attitude.
- May cross-train or assist in cross-training other call center representatives.
- May fill in for the member service, teller, or receptionist positions when needed.

## CALL CENTER REPRESENTATIVE I

**Reports to:** *Call Center Manager*

**Position Purpose:** Provide information and customer service concerning the credit union and its products and services to credit union members, ensuring the highest quality of member service.

### **Job Responsibilities**

- Serve membership by providing service and information in a professional, and efficient manner via telephone or correspondence.
- Continuously check member service voice mail and reply to these calls accordingly.
- Research and solve routine member questions, problems, and complaints concerning credit union accounts.
- Verify accounts, open/close accounts, accept loan applications, process stop payments on share draft accounts, order cards, and answer questions regarding share accounts, share drafts, VISA cards, ATM cards, IRAs, etc.
- Monitor Negative Share Report and transfer funds from the member's available funds when possible.
- Cross-sell credit union products and services when appropriate.
- Assist members with basic questions regarding their loans.
- Assist members with remote access.
- Process incoming and outgoing wire transfers.
- Mail, fax, or e-mail new member applications, loan applications, and/or information to members and prospective members.
- Accountable for researching member inquiries to ensure proper follow up and satisfaction.
- Ensure that all credit union member- and employee-related business is kept in the strictest confidence.
- Treat all credit union members and employees with a positive and collective attitude.