



## **Member Service Representative – Richmond Heights**

Century Federal Credit Union, established in 1948 and one of the largest credit unions in Northeast Ohio currently has an opening for a full-time Member Service Representative (MSR).

This position is primarily responsible to providing high quality service to credit union members by advising them and guiding them in decisions regarding credit union products and services such as loans, deposit accounts, on-line banking, and more. Must maximize penetration of all Credit Union products and services in a professional, courteous and helpful manner.

### **ESSENTIAL DUTIES AND RESPONSIBILITIES**

- Provides financial guidance regarding CFCU products and services.
- Engages in consistent consultative selling techniques.
- Obtains and evaluates credit reports according to loan policy.
- Adheres to CFCU policies, procedures and regulatory guidelines for loan processing.
- Open new memberships/new accounts, certificates of deposit and IRA accounts.
- Serve as a Notary Public.
- Assist the credit union in its business development efforts.
- Train new MSR's on loan procedures and policies.
- Maintains up-to-date knowledge of competitor's rates, terms, etc. as well as internal trends relating to lending and provide input and recommendations for lending interest rates.
- Engages in pipeline management in order to ensure all loan applications are booked promptly.
- Cross-sell credit union products and services.
- Promote team work and maintain a positive professional image of the credit union.
- Introduce new loan products and services in accordance with management direction.
- Determine collateral needs to payment plans for members applying for loans.
- Verifies the accuracy of loan amounts and repayment terms on approved loan applications prior to disbursement.
- Provides financial education to members on budget counseling, consolidations, loan extensions, payment methods and other areas relating to members' financial needs.

- Responsible for maintaining MLO and updating registry information in the National Mortgage Licensing System.

### **JOB REQUIREMENTS**

- Basic knowledge of selling techniques, customer service and phone etiquette.
- Knowledge of and compliance with all necessary regulations including, but not limited to, BSA, CIP, US Patriot Act, Fact Act, etc.
- Knowledge of lending practices.
- Knowledge of the principles and practices of financial institution savings programs.
- Previous experience in a financial institution, preferably in a credit union environment.
- Computer literacy.
- Excellent verbal and written communication skills.
- Ability to become licensed to sell insurance products within the State of Ohio.
- Exceptional problem solving skills.
- High School diploma, advanced education a plus.
- Registered/Certified Mortgage Loan Originator (MLO) with the National Mortgage Licensing System through submission of background check and fingerprinting.

The successful candidate must meet and comply with all requirements set forth in the SAFE Act, including, but not limited to successful completion of the required background check, drug screen, and satisfactory credit score.

Century Federal Credit Union offers competitive pay, a full range of outstanding benefits including tuition reimbursement, opportunity for advancement, and work/life balance.

We, at Century Federal Credit Union, believe that by valuing the differences among us, we demonstrate our commitment to treating all of our employees and members with fairness, dignity and respect. "Together We're Better" is our motto.

*We are an Equal Opportunity Employer*