



Member Relationship Specialist II, Credit Union Job Description

JOB INFORMATION

| | |
|--------------------------|---|
| <i>Job Code:</i> | 115021 |
| <i>Job Title:</i> | Member Relationship Specialist II, Credit Union |
| <i>FLSA Status:</i> | Non-Exempt |
| <i>Supervisory:</i> | May oversee student, temporary and/or resource workers. |
| <i>Job Family:</i> | Credit Union |
| <i>Job Family Group:</i> | Accounting, Finance and Banking |
| <i>Management Level:</i> | 7 Individual Contributor |

JOB SUMMARY

Completes account and loan requests, resolves member account issues, and processes transactions for various account types. Reviews consumer loan applications, makes lending recommendations, and verifies appropriate documentation for loan transactions. Recommends appropriate products and services. Supports achievement of department goals and deepens member relationships by providing outstanding member experiences. Performs Member Relationship Specialist I duties as needed.

JOB QUALIFICATIONS:

Education

| <i>Req</i> | <i>Pref</i> | <i>Degree</i> | <i>Field of Study</i> |
|------------|-------------|---------------------------|-----------------------|
| X | | High school or equivalent | |
| | X | Bachelor's degree | in related field(s) |

Additional Education

Check here if experience may substitute for some of the above education.

Combined experience/education as substitute for minimum education

Work Experience

| <i>Req</i> | <i>Pref</i> | <i>Work Experience</i> | <i>Experience Level</i> |
|------------|-------------|------------------------|--|
| X | | 1 year | of customer service, sales, or retail banking experience. |
| | X | 3 years | of customer service, sales, or retail banking experience or experience at a financial institution. |

Additional Work Experience

Check here if education may substitute for some of the above work experience.

Combined experience/education as substitute for minimum work experience

Knowledge, Skills and Abilities

| <i>Req</i> | <i>Pref</i> | <i>Functional Skills</i> |
|------------|-------------|---|
| X | | Demonstrated lending experience and knowledge of consumer loan products and services. |
| X | | Excellent interpersonal, written and oral communication skills. |

Knowledge, Skills and Abilities

| Req | Pref | Functional Skills |
|-----|------|--|
| X | | Demonstrated ability to work independently with minimal supervision and as a member of a team. |
| X | | Ability to multi-task and build relationships in sales environment. |
| X | | Demonstrated experience with office management software/tools (e.g. Google suite, Slack, Microsoft Excel). |
| | X | Knowledge of various job-related regulations (e.g., Bank Secrecy Act, Regulation E, Gramm-Leach-Bliley Act). |

Certifications

| Req | Pref | Select Certifications | Enter Additional Certifications |
|-----|------|-----------------------|-------------------------------------|
| X | | | Notary Signing Agent certification. |

Other Job Factors

JOB ACCOUNTABILITIES

| | % Time | Essential | Marginal | N/A |
|---|--------|-----------|----------|-----|
| Performs monthly cash counts, balances debit/ATM card machine, and initiates wire requests (domestic and international). Performs Member Relationship Specialist I duties as needed. | | | | |
| Interviews loan applicants. Describes application review process and provides recommendations. Discusses key aspects of financing (e.g., rates, terms, payment amounts). Provides information on insurance programs. Reviews and evaluates consumer loan applications. Uses credit scoring, sound lending practices and judgment to make lending recommendations. Explores lending alternatives with members, as appropriate. Collects and verifies appropriate documentation for various loan transactions (e.g., income verification, vehicle registration, credit reports). Explains debt responsibilities (e.g. due dates, late charges, payment obligations) to members. Provides quotes and sells insurance and debt protection products (e.g., GAP, MBI, Credit Life and Disability), as well as other ancillary products. Discusses adverse action reasons with members in case of loan or account denial and counsels them on opportunities to improve future eligibility. | | | | |
| Processes transactions for various account types (e.g., deceased accounts, trusts, organizations). Researches complex problems to seek and provide member resolutions. Investigates and resolves member issues (e.g., loan adjustments, fee reversals, disputes). Documents follow-up to members when necessary. | | | | |
| Completes individual membership applications; reviews consumer information from various reporting agencies, analyzes documentation, and approves or declines applications. Sets up accounts on core system. Opens trust accounts. Opens IRA share accounts and performs related transactions (e.g., deposits, transfers, rollovers). | | | | |
| Completes all required training to maintain compliance with all job-related applicable laws, regulatory requirements, and procedures. Promotes an environment that fosters inclusive relationships and creates unbiased opportunities for contributions through ideas, words, and actions that uphold principles of the USC Code of Ethics. | | | | |

Other Requirements

| Essential: | Emergency Response/Recovery | Essential: | Mandated Reporter |
|------------|---|------------|--|
| Yes | In the event of an emergency, the employee holding this position is required to "report to duty" in accordance with the university's Emergency Operations Plan and/or the employee's department's emergency response and/or recovery plans. Familiarity with those plans and regular training to implement those plans is required. During or immediately following an emergency, the employee will be notified to assist in the emergency response | | A mandated reporter who in his or her professional capacity has knowledge of, or reasonably suspects a person who is under the age of 18 years, elderly, or a dependent adult has been the victim of abuse or neglect must report the suspected incident. The reporter must contact a designated agency immediately or as soon as practically possible by telephone or in writing within 36 hours. By virtue of the associated job duties, this position qualifies as a mandated reporter as required by state law |

Other Requirements

| | | | |
|--|--|-------------------|--|
| <i>Essential:</i> | <i>Emergency Response/Recovery</i> | <i>Essential:</i> | <i>Mandated Reporter</i> |
| | efforts, and mobilize other staff members if needed. | | and USC's policy at: https://policy.usc.edu/mandated-reporters/ |
| <i>Campus Security Authority (CSA)</i> | | | <i>Essential:</i> |
| By virtue of the associated job duties, this position qualifies as a Campus Security Authority as required by law and USC's policy at: https://dps.usc.edu/alerts/clery/ | | | No |

ACKNOWLEDGMENTS

The above statements reflect the essential and non-essential functions as necessary to describe the principle contents of the job. They are not intended to be a complete statement of all work requirements or duties that may be required of the position. I understand that I may be asked to perform other duties as assigned. USC reserves the right to add or change duties at any time.

The University of Southern California is an Equal Opportunity Employer. USC prohibits discrimination on any basis protected under federal, state, or local law, regulation, or ordinance or university policies. All employment decisions are based on individual qualifications and business need.

I acknowledge receipt of this job description and its associated physical requirements. I have read and understand the job description and job requirements and agree to abide by their contents. I realize that duties may be requested of me that are not specifically stated herein. I understand that I will be expected to adjust to potential fluctuations in work volume. I understand that, if I have any questions about the essential functions or expectations of my position, my supervisor and/or HR partner are available to discuss them with me.

Print Employee Name

Signature

Date

Print Manager Name

Signature

Date

This job description describes the general nature and level of work required by the position. It is not intended to be an all-inclusive list of qualifications, skills, duties, responsibilities or working conditions of the job. The job description is subject to change with or without notice, and Management reserves the right to add, modify or remove any qualification or duty. Nothing in this job description changes the existing at-will employment relationship between the university and the employee occupying the position.