

EXTRA Credit Union
Structured Compensation - Job Description
Member Relationship Specialist

Data Year: 2023

Prepared On: 12/19/2022

Department:	None	Grade:	6
Reports To:	Branch Manager	Classification:	Non-Exempt
Supervises Direct:	0	Supervises Indirect:	0
Approved By:	CR/LOH	Effective Date:	05/01/2019
		Revised Date:	12/19/2022

Role:

Build lifelong relationships with our members through their consumer lending and member service's needs fulfillment. Explain the features and benefits of our products and services and create customized plans for our members. Plans include: new account set-up, identifying and responding to loan needs, and problem resolution. Credit decisions are based on Extra Credit Union lending policy and philosophy. Perform outbound calling and other sales-related duties to meet and/or exceed monthly and annual goals.

Essential Functions & Responsibilities:

- E 30% Lead member loan applicant(s) interviews. Explain loan programs to members, evaluate their needs and recommend loan options. Analyze current financial position and degree of risk of member(s) to make a recommendation in extending credit. Support Extra Credit Union's lending philosophy by using the HYLS method as part of each application process. The result of the member's loan experience should be meeting the members needs and improving their financial condition while ensuring accuracy.
- E 20% Assist members with opening and closing of accounts, answer questions about products and services and resolve problems that are within their authority. Refer problems beyond their authority to their supervisor, along with their recommendations while ensuring accuracy.
- E 10% Establish the terms and conditions of an approved loan and review them with the member. Schedule closing appointments directly with the member unless eEndorse is utilized.
- E 5% Authorize release of collateral on existing loans, changes in loan terms, waivers of payments, due date change, etc.
- E 20% Identify cross-sell opportunities and cross-sell services to members. Identify opportunities for products and services to enhance the overall member relationship.
- N 10% Complete outbound calling on identified members from new accounts opened, onboarding and re-boarding campaigns.
- N 5% Perform other duties as assigned.

Performance Measurements:

1. Provide prompt, accurate, courteous, friendly, timely and professional service to all members and coworkers.
2. Maintain a professional, courteous, and friendly atmosphere for members and co-workers while supporting a team environment.
3. Adhere to credit union sales and service standards.

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4. Strong product and service knowledge required, in addition to passing the Product and Service Knowledge Assessment on an annual basis.
5. Produce assigned loan volume (dollars and/or numbers) monthly.
6. Keep informed of current trends in consumer credit.
7. To book assigned goal percentage of all approved loan applications.
8. Achieve assigned coverage ratios on loans for credit life, credit disability, and GAP insurances each month.

Knowledge and Skills:

- | | |
|-----------------------|--|
| Experience | One year to three years of similar or related experience. |
| Education | A high school education or GED. |
| Interpersonal Skills | Superior sales skills, including courtesy, tact, and diplomacy are essential elements of the job. Work involves personal contact with others inside and/or outside the organization, generally regarding routine matters for purposes of giving or obtaining information which may require some discussion. |
| Other Skills | Above average computer and keyboarding skills are required. |
| Physical Requirements | This job requires using hands and fingers to keyboard for data entry into a computer, which may include repetitive motions. Ordinary visual acuity is needed to prepare and revise documents. Average hearing ability is necessary to receive detailed information verbally. This job is mainly sedentary and may require the candidate to exert up to 20 lbs. of lbs. of force. |
| Work Environment | No hazardous or significantly unpleasant conditions exist, such as in a typical office. |

This Job Description is not a complete statement of all duties and responsibilities comprising the position.

Printed Employee Name

Date

Employee Signature