

**EXTRA Credit Union**  
**Structured Compensation - Job Description**  
**Member Relationship Specialist**

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Department: Member Services  
Reports To: Member Relationship Manager    Classification: Non-Exempt

**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:**

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.

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.

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.

Authorize release of collateral on existing loans, changes in loan terms, waivers of payments, due date change, etc.

Identify cross-sell opportunities and cross-sell services to members. Identify opportunities for products and services to enhance the overall member relationship.

Complete outbound calling on identified members from new accounts opened, onboarding and re-boarding campaigns.

Perform other duties as assigned.

**Knowledge and Skills:**

Experience    One year to three years of similar or related experience.

Education    A high school education or GED.

Interpersonal Skills    Work involves much personal contact with others inside and/or outside the organization for the purpose of first-level conflict resolution, building relationships, and soliciting cooperation. Discussions involve a higher degree of confidentiality and discretion, requiring diplomacy and tact in communication.

Other Skills    Above average computer and keyboarding skills are required.

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