



JOB TITLE: Member Service Representative (MSR)
DEPARTMENT: Member Services
REPORTS TO: Director of Operations/Member Services Manager
EFFECTIVE DATE: September 2026

POSITION PURPOSE

The Member Service Representative (MSR) provides exceptional service to members in person, over the phone, and through digital channels while supporting the credit union's mission and values. This front-line role assists members with everyday banking needs, including teller transactions, account servicing, and general inquiries, while ensuring accuracy, professionalism, and compliance with credit union policies and procedures. The MSR builds strong member relationships by identifying needs, educating members on products and services, and delivering consistent, positive member experience across all service channels.

ESSENTIAL DUTIES AND RESPONSIBILITIES

- Provide exceptional member service in person, over the phone, and through digital channels while promoting the credit union's mission and values
- Process member transactions accurately and efficiently, including deposits, withdrawals, transfers, loan payments, check cashing, and account inquiries
- Open and maintain member accounts, including checking, savings, money market, certificate of deposit (CD), IRA, and Health Savings Account (HSA) products
- Perform account maintenance such as address changes, stop payments, adding or removing joint owners, account reconciliation, check orders, and account closures
- Assist members with debit and credit card services, including card ordering, PIN changes, disputes, maintenance, and closures
- Provide support for online banking, bill pay, e-services, and digital banking troubleshooting
- Balance and maintain an accurate cash drawer and Teller Cash Recycler (TCR) machine and assist with branch balancing, settlement, and cash handling procedures
- Support branch cash operations, including vault balancing, cash ordering, shipment verification, coin operations, and adherence to dual control procedures
- Conduct safety deposit box access and process coin counter deposits and U.S. savings bonds
- Help monitor daily branch workflow, lobby traffic, and member service levels to support efficient operations and positive member experiences
- Respond to and resolve member concerns, escalating complex issues to management when appropriate to ensure timely service recovery
- Promote and cross-sell appropriate credit union products and services based on member needs
- Answer and route incoming calls while providing professional and accurate service and information to members
- Complete administrative duties including filing, data entry, reporting, document processing, and branch coordination activities



- Maintain knowledge of credit union products, policies, procedures, and operational best practices
- Ensure compliance with all applicable federal and state regulations, including BSA, AML, OFAC, and USA PATRIOT Act requirements
- Complete all required compliance, security, and operational training
- Perform additional duties as assigned by management

BEHAVIOR STANDARD

- Foster a positive, collaborative, and professional work environment through respectful and effective communication with employees, management, members, vendors, and the Board of Directors
- Demonstrate accountability, professionalism, initiative, and a strong commitment to member service excellence
- Promote teamwork, operational consistency, and adherence to credit union policies and compliance requirements
- Exhibit sound decision-making, problem-solving, accuracy, and conflict-resolution skills while maintaining composure in high-pressure situations
- Support a service-oriented culture that encourages employee development, cooperation, and continuous improvement

KNOWLEDGE, SKILL AND ABILITY

- Basic knowledge of credit union operations, products, and services
- Strong attention to detail and accuracy especially in cash handling and account servicing
- Basic understanding of IRA and HSA account rules and processing requirements
- Strong verbal and written communication skills
- Proficiency in Microsoft Office (Word, Excel, Outlook)
- Experience with core processing systems (e.g., Fiserv XP2) preferred
- Good problem-solving and conflict resolution skills

QUALIFICATIONS

Education: High School Diploma or equivalent (GED) required.

Experience: 2+ years of banking or credit union experience required

- Demonstrated experience in teller operations, customer service, and cash handling

Physical Demands:

- Primarily indoor office environment with occasional work outside the office.
- Occasionally lift and/or move up to ten pounds.
- Specific vision abilities required by this job include close vision.
- Regularly required to sit; use hands to finger, handle, or feel and talk or hear.
- Occasionally required to stand; walk; reach with hands and arms; climb or balance and stoop, kneel, crouch, or crawl.
- Occasional local travel between branches.

HIRING PAY RANGE: \$19 – \$22 Hourly