**Position Title:**Member Service Officer

**Department**: North Adams Branch

**Work Arrangement:** In- Office

We are guided by our IDEA principles – Inclusion, Diversity, Equity, and Accessibility – to support a workforce that reflects our community.  Our principles support Greylock’s mission and our goals of building a diverse workforce – reflecting multiple identities – and supporting the diverse communities we serve. We strive to ensure that the spaces in which we work and community members we engage are inclusive.

**To be employed by Greylock Federal Credit Union employees must reside in one of the following states: Massachusetts, New York, Vermont, or Connecticut.**

**Review of the candidate pool for each opportunity with Greylock Federal Credit Union will begin on the fourteenth day of posting.**

**There is a $2,000 non-discretionary bonus available for full time employment. Eligibility for the bonus is $1,000 after successful completion of onboarding to be paid in the second paycheck, and $1,000 after 6 months of continued satisfactory service.**

Under the general supervision of the Assistant Branch Manager, performs a variety of member services duties to meet service and solutions objectives and to ensure the ongoing effectiveness of member service in conformance with established Credit Union policies, strategies and procedures.

This position requires registration as a Mortgage Loan Originator (MLO) with the Nationwide Mortgage Licensing System (NMLS) and Registry on an annual basis in addition to maintaining updates as needed.  Initial registration is required immediately upon hire into this position.

**Key Job Requirements:**

1. Performs any functions within scope of authority and expertise to provide the highest level of service and responsiveness to the members served by the Credit Union while performing all duties in accordance with prescribed regulatory compliance guidelines and Credit Union policies and procedures.

2. Provides efficient, effective and courteous member service.  Assists with a wide variety of transactions. Assists members establish their membership, opening savings, checking and Certificates of Deposit. Opens additional services such as Debit Cards, Direct Deposit, payroll deductions, etc.

3. Handles requests to establish and maintain Individual Retirement (IRA) Plans including Rollovers, Distributions and Transfers.

4. Originate, close and process disbursements for loan applications for Consumer Loans. Performs all necessary work-ups. Reviews to ensure documents are complete for submission to Loan Department; enters data for consumer loan set-ups to the online system.

5. Demonstrates thorough knowledge of the Credit Union’s underwriting criteria and loan products.  Has lending authority for Consumer Loans.

6. Interviews and Originates Mortgage and Home Equity Loans. Advises member of various mortgage products and pricing. Familiar with current underwriting qualifications and documentation required for approval. Reviews and explains all applicable disclosures with members.

7. Maintains current knowledge of all Credit Union products.   Actively offers solutions and provides product guidance to members.  Refers members to specialized departments as appropriate.

8. Assists members with open various fiduciary accounts such as Social Security Rep Payee, Tenant Escrow, Uniform Transfers to Minors (UTMA), Estate and other similar accounts.

9. Opens Business Accounts and processes all necessary paperwork required.

10. Creates and approves Wire Transfer Requests for Domestic and Foreign Wires.

11. Demonstrates critical thinking skills and acts as an approver of transaction overrides.  Rebates Fees.

12. Assists with complex Member Service Transactions involving Business and Fiduciary Accounts such as Trusts, Power of Attorneys, Guardianships and Estates.

**Related Responsibilities:**

13. Participates in Business Development.

14. May serve as the branch receptionist.  Greets and directs members to appropriate areas.  Provides telephone coverage for the staff, directing calls appropriately and assisting with inquiries both in person and via the telephone.  Provides follow-up on member inquiries to assist staff.

15. Assists members on any problems on existing accounts including but not limited to account disputes, fraud, closing accounts, name changes, deceased accounts, address changes, certificate renewals, retirement distributions and stop payments.  Provides guidance and troubleshoots account errors. Performs file maintenance of member account information.

16. May assist in training of other Member Services Representatives.  Provides guidance and coaching to new team members.

17.Accountable for securing work station and confidential data. Safeguards documents with member information at all times. Maintains privacy of member account information

18. May be required to become a Notary Public.

19. May serve in a non-cash teller capacity. Responsible for balancing transactions.

20. Promotes the Credit Union wherever and whenever possible. Encouraged to actively represent the Credit Union in local civic, community and professional organizations.

The above is a description of the ordinary duties of the position.  It should be expected that from time to time other duties both related and unrelated to the above may be assigned and, therefore, required.

**Position Requirements:**

* High School diploma or its equivalent.
* ~~F~~ive years branch and/or lending experience preferred.
* A thorough knowledge of Credit Union products and services.
* Demonstrated communication, customer service and organizational skills.
* Must possess basic knowledge of Credit Union products and services.
* Ability to use various types of office equipment, including office software, spread sheet applications and PC proficient in Microsoft Office Suite.

**Supervisory Scope:**None

**Lending Authority:**As approved by Board of Directors