



<b>POSITION:</b> Financial Services Representative I	<b>INCUMBENT:</b> 
<b>BRANCH:</b> 	<b>DATE:</b> 
<b>LOCATION:</b>	<b>SALARY LEVEL:</b> ERCU Level 2
<b>REPORTS TO:</b> Branch Manager	<b>SUPERVISES:</b> Not Applicable

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**Position Summary:**

Reporting to the Branch Manager, the Financial Services Representative I is responsible for providing counter and telephone service to current and prospective members; processing financial transactions including daily balancing of cash and transactions; presenting and explaining a basic number of credit union products and services; cross-selling and soliciting credit union products and services and assisting members to utilize these products and services.

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**Key Result Areas:**

Member Relations; Accuracy and Timeliness; Delivery of Financial Services; Sales, Marketing and Promotion; Department/Work Unit/Credit Union Support

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**Specific Accountabilities:**

- Provides account services to Members by receiving and processing financial transactions including opening and closing of accounts; cashing cheques; deposits and withdrawals; transfers between accounts; utility payments; stop payments orders; holds on accounts; wire transfers; calculating foreign and domestic exchange; certifying cheques, processing loan payments, processing cheque orders, money orders, drafts and other negotiable instruments. Balances cash drawer and daily transactions. Investigates and resolves out-of-balance conditions.
- Answers questions regarding the operation of accounts, access to services, account discrepancies, adding or reducing service features on various accounts, and assisting Members to make the most effective usage of service offerings. Accepts applications for card services (CU cards, and credit cards).
- Resolves Member problems and complaints; takes action to reconcile discrepancies in records and accounts within assigned limits or refers the Member to another employee as appropriate.

- Proactively cross sells on the benefits of utilizing other credit union services by answering inquiries; actively informing current and prospective members on the credit union products and services; analyzes member needs and assists them in utilizing the product or service which best meets those needs by outlining the benefits and alternatives. Refers more complex requests for information and assistance to the appropriate branch staff.
- Promotes to members various deposit services including term deposits, RRSPs, RESPs, RRIFs, etc. as appropriate or refers to Financial Planning Representatives as required.
- Provides information to the membership/applicants concerning the different types of loans offered, the terms and interest rates, and the documentation needed to be considered for a loan.
- Opens and closes safety deposit accounts. Reviews safety deposit procedures with new members. Controls member entrance within the vault area. Prepares and maintains required files.
- Removes deposits from and balances cash in night depository and/or ATM when required.
- Supports member relationship management by contacting assigned members to actively market the full suite of ERCU products and services, increase loyalty and deepen member relationships with the Credit Union.
- Performs a variety of general office tasks including typing, filing (signature cards and other credit union documents), answering the telephone, checking reports, and other general office administration.
- Assists and backs-up other team members and completes other duties as assigned.

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### **Minimum Hiring Qualifications and Experience:**

The Financial Services Representative I will have successfully completed a high school diploma or GED plus have up to one year's related experience and/or training; or equivalent combination of education and experience.

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### **Competency Requirements:**

To perform the job successfully at 100% competency, the incumbent must demonstrate the following competencies:

#### **Technical Competencies:**

- Written communications
- Work planning and management
- Software proficiency
- Sales
- Marketing
- Knowledge of products and services
- Knowledge of policies and regulatory environment
- Knowledge of financial principles
- Financial accounting

- Decision making
- Business acumen

**Behavioural Competencies:**

**Core Organizational**

- Adaptability to Change (Level 2) - Applies guidelines or procedures flexibly
- Customer Service Orientation (Level 3) - Builds relationships with customers
- Listening, Understanding and Responding (Level 2) - Listens responsively
- Results Orientation (Level 2) - Acts to achieve defined performance standards
- Teamwork and Cooperation (Level 2) - Expresses positive expectations of the team
- Strategic Orientation (Level 2) - Aligns current action with strategic goals of the organization

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**Probationary Period:**

The probationary period for this position is three months.

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**Signatures:**

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**Employee**

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**Date**

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**Manager**

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**Date**