



POSITION: Financial Services Representative I	INCUMBENT:
DEPARTMENT:	DATE:
REPORTS TO: Branch Manager	SUPERVISES: Not Applicable

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.

Key Result Areas:

Member Relations; Portfolio Management, Delivery Financial Services; Sales, Marketing and Promotion; Department/Work Unit/Credit Union Support

Specific Accountabilities:

- Managing the relationships of members in a defined portfolio to increase member loyalty, and actively market the full suite of ERCU products and services.
- 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, issuing travelers cheques, 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.
- 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 potential Members on the full suite of credit union products and new services and products; ascertaining member needs and referring more complex requests for information and assistance to appropriate branch staff.
- Markets 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. Uses the loans origination system (LOS) to input loan applications for adjudication by appropriate branch staff.
- Removes deposits from and balances cash in night depository and/or ATM when required.
- 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.

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.

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 team
- Strategic Orientation (Level 2) - Aligns current action with strategic goals of the organization

Key Performance Indicators

Revenue Generated Per Successful Referral	\$ generation for every referral made to FSO made over a specific period i.e. Quarter
Over Counter Sales Per FSR Term Deposits	\$ of sales the generated and fulfilled by FSR while on the counter
Outbound Calling Success Ratio	\$ generated by outbound calls. % of outbound calls lead to new business
Balancing	% of time out of balance; \$ amount of overages/outages
% on the Product and Process Knowledge	Score on bi-annual products & services Gap Assessment
Teller/Member Transaction	Number of members the FSR serves over a specific period (90 days) averaged out
Errors – Cash Shortages/Overages & Other Errors	Number of errors by FSR. FSRs to work to be 100% error free.

Probationary Period:

The probationary period for this position is six months.

Signatures:

Employee

Date

Manager

Date