

## Saratoga's Community Federal Credit Union

Position:	Business Development Representative
Reports To:	Assigned Department Manager
Status:	Nonexempt
Supervises:	None
Days and Hours:	Full Time 32 or 40 hours

### ***Duties and Responsibilities***

#### **School Banking Program Business Development Responsibilities**

Attend functions for business development efforts in accordance with the strategic plans of the credit union. Be a visible presence in the communities we serve. Promote the credit union through participation in sponsorships, business, charitable organizations and activities. Events include but not limited to school functions, open houses, PTO meetings, Chamber events and credit union functions.

Improve the financial literacy of our community through developing presentations and providing seminars to the educational and local community. Develop relationships with all area schools to improve the awareness and usage of school banking. Implement programs and attend all weekly school banking program days to conduct transactions and enhance the school banking program.

#### **Member Service Responsibilities**

Provide members a trusting experience to build long term relationship and offer excellent service. Cross-sell credit union products and services based on consumer needs and explain various account and ownership options. Provide need based recommendations to members to meet and exceed their financial expectations.

Perform routine front line transactions, including opening and maintaining existing accounts, processing deposits, withdrawals, loan payments, transfers, and check cashing. Open and close accounts, verify accounts, accept loan applications, process various member transactions, and respond to member product and service inquiries. Accurately and efficiently process transactions at the credit union and through remote delivery services including school banking.

Assist members in a pleasant, professional and efficient manner in person, on-line, by telephone and/or written correspondence. Respond to members in a timely and professional manner using the best communication channels.

#### **Card & Lending Services Responsibilities**

Perform credit and debit card functions such as ordering plastic, maintaining account information, address changes, blocks, adjustments, canceling of accounts, process transactions, receive transmission file, system posting, monitor accounts with insufficient funds, and transmit appropriate files.

Assemble, verify and ensure that loan files are complete and contain documents with proper signatures, dates and other relevant documentation. Verify accuracy of documentation, calculations and scan completed files into core imaging system. Perform loan servicing on accounts including but not limited to insurance tracking, debt protection, process skips and extensions.

Ensure that all loan rates, products, disclosures and compliance is accurately maintained in all systems utilized by the credit union. Prepare various lending, card services, and special reports on a weekly, monthly and quarterly basis as requested by management.

Assist with outbound member service phone calls routinely. Any other duties assigned by management.

### ***Skills, Abilities and Qualities:***

Friendly, accurate, detail oriented, knowledgeable, hardworking, honest and dependable. Three to five years of progressively responsible experience in a financial institution or an acceptable combination of education and experience necessary to gain the background knowledge to transact business effectively with members and co-workers.

### **Qualifications:**

- Ability to perform in a fast-paced environment
- Ability to take initiative while managing multiple tasks efficiently and timely
- Ability to manage time and work independently
- Proficient in the use of computers including Microsoft Office Suite including Outlook, Word, Excel and PowerPoint