

POSITION DESCRIPTION

Savings & Loan Counselor

Job Type: Full-time & Part-Time

Pay: \$19.46 - \$24.12 per hour

Position Summary

The position is responsible for providing an exceptional in-branch member experience by handling every member need from sales to service. The objective is to ensure members are offered all the products and services that are appropriate given their financial needs and deepen existing relationships through a needs based selling approach and encourage them to use self-service transaction solutions including ATMs, on-line and mobile banking to enhance their service experience. Time spent in various aspects of this position will vary depending upon branch traffic and needs and the role of other teammates in the branch. The proportion of time spent on each will vary each day.

This position does not have lending approval authority.

Duties and Responsibilities

Provide information in person, on-line, and by telephone on credit union products and services, policies and procedures and membership eligibility. Cross-sell credit union products and services based on consumer needs; explain various account and ownership options; provide counseling necessary to meet the needs and obtain required information.

Review and originate consumer and real estate loan applications explaining different financing options and programs available. Qualify the applicant according to established underwriting guidelines. Prepare and processes loan documents, review for accuracy, and arrange for disbursement.

Perform routine front line transactions, including opening and maintaining existing accounts, processing deposits, withdrawals, loan payments, transfers, and check cashing.

Cross-sell credit union products and services based on consumer needs; explain various account and ownership options; provide counseling necessary to meet the needs and obtain required information.

Participate in area community organizations and represent the credit union at appropriate functions, meetings and professional associations to promote credit union products and services.

Assemble, verify and ensure that member 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.

Provide administrative assistance updating member data in the core processing system, form compliance, processing communications and assembling documentation for member files.

Respond to consumer requests, problems, complaints, and/or directs them to the proper person for specific information and assistance.

Assist members with questions relating to the function and servicing of their accounts and prepare correspondence to members concerning inquiries into transactions directly affecting them.

Provide administrative assistance to appropriate personnel, including updating loan data, processing correspondence, and assembling documentation for member loans.

Benefits:

- 401(k)
- 401(k) matching
- Dental insurance
- Employee assistance program
- Flexible spending account
- Health insurance
- Life insurance
- Paid time off
- Tuition reimbursement
- Vision insurance

Ability to Commute:

- Saratoga Springs, NY 12866 (Required)

Ability to Relocate:

- Saratoga Springs, NY 12866: Relocate before starting work (Required)

Work Location: In person