

Position: Member Relationship Builder / Loan Officer	Date: September 14, 2023
Department: Member Experience	Status: Non-Exempt
Reports To: Branch Manager	Shift: Monday-Friday 8:30am – 5:00 pm
Supervises: None	Saturday (rotation) 9:00am – 1:00pm
Location: Owatonna	

At HomeTown Credit Union, we make a difference for our staff, members, and the community by living out our Core Values of Integrity, Commitment, Member Advocacy, Education and Community. We encourage employee engagement in their career, self-motivation, and self-improvement to continue to learn and grow with the organization.

Function:

Act as the main point of contact for members, identifying their needs, considering their best interests, and providing them with personalized financial solutions. Develop trust and strengthen relationships with members by educating them and recommending products and services that will help them achieve financial success and simplify their lives. Provide a friendly HomeTown experience for members by consistently providing exceptional service, asking them for the business and proactively following up with them on future opportunities.

Essential Job Responsibilities:

- **Confidentiality of member information is required.**
- **Greet members promptly and professionally providing support regarding products and services in a warm, friendly and enthusiastic manner.**
- **Identify members' financial needs and promote products and services to support those needs and strengthen member relationships.**
- Perform Member Relationship Builder functions (loans, new accounts, follow-up contacts, tracking progress, etc.).
- **Assist in resolving member conflicts and complaints.**
- **Maintain a thorough knowledge of all products and services.**
- **Open, close and perform file maintenance on all types of deposit accounts and services while adhering to Credit Union policies and procedures.**
- **Process and approve consumer loan applications in accordance with policy and established guidelines (excludes real estate and business loans).**
- Promote member financial education through seminars, member appreciation activities, on-site promotions at dealers, company visits, at schools and through community events.
- Support the strategic direction of the Credit Union and the Business Plan Goals.
- **Assist in setting personal sales goals and develop strategies to achieve those goals.**
- **Track personal sales goals and provide progress reports to leads as required.**
- Maintain a presence within community and identify opportunities to build the business.
- Participate in ongoing training of the sales and service HOME program that provides the skills required to identify our members' financial needs to help them achieve financial success.
- Maintain an ongoing knowledge of the entire member services and lending data processing platforms.
- **Make recommendations as needed to update policies, procedures and guidelines that protect the Credit Union and the members' best interests.**
- Participate in ongoing education of Credit Union policies, procedures, guidelines, and compliance.
- **Provide feedback to lending operations team on competitors' rates and programs.**
- **Maintain current certification for insurance products and notary services as needed.**
- Provide backup support to the other teams as necessary.
- **Maintain ongoing communication with manager, informing them of all problems, new developments, changes, and other important information.**
- **Assist in identifying and implementing new products and services.**
- Attend and participate in Credit Union task force groups as needed.
- **Attend staff meetings to discuss areas needing improvement, changes in procedures, new developments, or services, and to present general information.**

- **Attend seminars, webinars, and round table meetings as a way of keeping current on changes in industry trends and innovative products and services.**
- Be knowledgeable of and adhere to all Credit Union policies and procedures.
- Perform other duties as assigned.

Additional Job Duties and Responsibilities:

- Use the Credit Union Service Standards as a foundation to demonstrate ongoing commitment to exceptional member service.
- Cooperate with Credit Union staff members to ensure a team effort and prompt member service.
- Project a positive, professional image while working and within the local communities we serve.
- Ensure the office has a professional and organized appearance.
- Always conduct business with the highest standards of personal, professional, and ethical conduct.
- Perform or assist with any operations as required to maintain workflow and to meet schedules.
- Notify manager of unusual equipment or operating problems and the need for additional material and supplies.
- May participate in any variety of meetings and work groups to integrate activities, communicate issues, obtain approvals, resolve problems, and maintain specified level of knowledge pertaining to new developments, requirements, policies, and regulatory guidelines.
- Ensure all safety precautions are followed while performing the work.
- Perform any range of special projects, tasks, and other related duties.

Education, Knowledge, and Qualifications:

- High school diploma or GED is required.
- An associate degree in business administration preferred.
- One year of banking or credit union experience preferred.
- Consumer lending experience preferred.
- 1 year of related work experience
- Proficient with Microsoft Office (Outlook, Word, Excel, etc.).
- Excellent customer service skills
- Handle change in a positive manner
- Ability to work in an environment of urgency, which demands flexibility and on-the-spot sound decision making.
- Ability to get along with others in stressful, high-pressure situations while maintaining business-like composure.
- The ability to work independently, utilizing analytical skills, organizational techniques, and the effective use of time management.
- Ability to actively listen by giving full attention to what other people are saying, taking time to understand the points being made, and asking appropriate questions.
- Ability to communicate effectively via phone, email, MS Teams, etc.
- Detail orientated with the ability to multi-task, prioritize activities and manage change.
- Excellent communication skills, including listening, writing and presentation.
- Be self-motivated and demonstrate a desire for self-improvement.
- Must maintain regular and punctual attendance to required shifts, meetings, trainings, and related employment engagements to support position responsibilities and duties. Any alterations to the required schedule must be reviewed and approved, in advance by a member of management.

Tools and Equipment Used

- Computer, keyboard, mouse, copiers/printer, scanner, fax, postage machine, etc.

Physical Requirements / Working Environment

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

- Sitting or standing at a workstation for extended periods of time. (4, 6 or 8 hours)
- Working on a computer throughout the day.

- Ability to listen and focus for long periods of time.
- Standing at a copier for extended periods of time.
- The ability to lift up to 30 lbs.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. Hours over and above normal office hours could occur, including evenings, holidays, and some weekends. Schedule is subject to change based on business needs.

Disclaimer

The above information in this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of employees assigned to this job. This is not an all-inclusive job description; therefore, management has the right to assign or reassign schedules, duties, and responsibilities to this job at any time.