

## **JOB DESCRIPTION**

**JOB TITLE:** Member Services  
Officer  
**CREDIT UNION:** Waterside  
**REPORTING TO:** CEO/Manager

### **GENERAL SCOPE OF ROLE:**

The Member Services Officer will be accountable to the CEO/Manager of the Credit Union for carrying out a range of administrative and operational activities that contribute to the effective running of the credit union.

### **MAIN PURPOSE OF THE JOB:**

Reporting directly to the Manager, the Member Services Officer will provide an efficient service to members within the authorised limits granted by the manager.

### **MAIN DUTIES:**

1. Providing an excellent, high standard of service to members, evident in a friendly, approachable, kind and welcoming manner.
2. Working with the frontline service team, taking responsibility for the completion of daily tasks listed within the Systems of Controls.
3. Dealing with credit union members compliantly concerning lodgements and withdrawals and daily balancing of cash.
4. Dealing with new membership applications and following procedures for account opening, advising and assisting new members with queries. Supporting members with junior to adult transfers and the reactivation of dormant accounts.
5. Answering the telephone, managing member queries and processing requests for payments by debit card.
6. Assisting members with the set-up of a direct debit/standing order/receipt of direct payments to their account.
7. Processing and checking foreign exchange transactions and balancing currency each day.
8. Processing loan applications, approving loans within the remit set by the manager and issuing loans face-to-face or electronically with the

9. Completion of loan documentation and loan analysis checklist, ensuring electronic payments are correctly distributed to the member's account.
10. Supporting back-office staff and following daily, weekly and monthly procedures.
11. Processing insurance claims and supporting members during the death claims process.
12. Issuing documentation and items of general information to members and non-members as directed.
13. Liaising with the ILCU, I.T. providers and third parties as required.
14. Scanning and filing of correspondence and relevant documentation to member's files.
15. Maintain regular communication with the Manager/Assistant Manager and Risk & Compliance officer, ensuring any issues identified are rectified or escalated in a timely manner.
16. Supporting the marketing/promotion of the Credit Union through social media/website.
17. Co-operation with the Manager in the development and/or implementation of new services.
18. Completion of regulatory online and classroom courses as required.
19. To be aware of and comply with all Health & Safety regulations.
20. To undertake such other reasonable and lawful duties as may be directed from time to time by the Manager.