



Oregon State Credit Union

Financial Services Consultant I

Division: Branch Services Classification: Non-Exempt
Reports to: Branch Assistant Manager or Branch Manager
Revision Date: 01/09 Pay Grade 5N
Annual Review Completed on: _____

Purpose:

Assists members with general financial transactions. Assesses member needs and provides basic information concerning credit union membership, loan and share products, and related services and policies.

Essential Functions:

1. Consults with members to identify needs and provide solutions that are in the best financial interest of the member.
2. Opens memberships and loads loan requests.
3. Researches member inquiries, requests, or problems, and follows through to resolution. Directs them elsewhere if appropriate.
4. Processes monetary transactions, balances cash drawer, and reconciles transactions.
5. Responsibilities may include daily branch balancing and reconciling.
6. Maintains confidentiality at all times.
7. Models the credit union culture through the following service standards:
 - I will immediately acknowledge and extend a friendly greeting
 - I will take ownership for service provided and effectively follow through
 - I will use appropriate opportunities to educate
 - I will actively listen to and arrive at a mutual understanding time frame
 - I will pro-actively pursue and find resolution
 - I will exercise unconditional positive regard and empathy
 - I will always express appreciation

Supervisory Responsibility:

None

Job Scope:

Situations typically encountered involve basic financial needs or challenges. These may include loan requests, new memberships, share account needs, information gathering, fraud support and other various account set up and maintenance. Has the ability to consult and make recommendations with confidence and professionalism.

Interpersonal Contacts:

There is constant contact with co-workers at the branch level, and with staff from other departments. There is ongoing contact with members and the general public.

Required Job Skills and Abilities:

1. Must have excellent written and oral communication skills.

2. Ability to use problem-solving skills to independently resolve challenges, utilizing all resources available.
3. Must possess strong service skills.
4. Strong interpersonal skills.
5. High level of organizational and multi-tasking ability.
6. Utilizes excellent social skills.

Education and/or Experience:

1. High school diploma or GED equivalent.
2. One year relevant experience in the financial industry preferred.
3. Cash handling, public contact, 10-key, typing and general computer experience preferred.
4. Customer service experience preferred.

Working Conditions:

1. Sitting or standing for extended periods.
2. Occasional lifting, carrying, pushing, and pulling of items weighing up to 25 lbs.
3. Occasional reaching up to 24 inches.
4. Frequent keystroke activity.
5. Schedule may vary.
6. Occasional business travel.
7. Potential exposure to the threat of violence at any time.

Disclaimer:

This position description is designed to outline primary duties, qualifications, and job scope, but 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. Our expectation is that each employee will make a willing and enthusiastic contribution whenever necessary to ensure the success of the credit union.