



Oregon State Credit Union

Centralized Services Representative I

Division: Financial Services Classification: Non-Exempt
Reports to: Assistant Director of Centralized Services
Revision Date: 4/2017 Pay Grade: 6N
Annual Review Completed on: 9/13

Purpose:

This position is responsible for performing a variety of clerical tasks in the areas of collateral protection insurance, securing liens on collateral, and account administration. This position also provides support for front office staff.

Essential Functions:

1. Responsible for ensuring various administrative duties and a wide variety of reports are completed, including but not limited to digital archiving, processing and approval of loan extensions, posting of all insurance and loan payoff checks. This position also processes deceased member and dormant accounts.
2. Provides clerical support to Member Relations with late notices and collection letters.
3. Processes all incoming and outgoing garnishments.
4. Provides assistance to all credit union staff and members who have questions regarding member share and loan accounts.
5. Ensures title perfection on collateralized loans. Audits new loan paperwork for completeness and accuracy. Monitors collateral protection insurance program.
6. Audits and performs maintenance on IRA accounts.
7. Maintains confidentiality at all times.

Expectations:

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 and arrive at a mutual understanding and 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:

This position operates within the guidelines established in the department and serves as a resource for staff for product knowledge and direction. Responsibilities are performed with minimal supervision. Consequences of error include the possibility of litigation due to unsatisfactory liens on secured property, IRA non-compliance, and/or improper

handling of Collateral Protection Insurance.

Interpersonal Contacts:

Contacts are with both staff and members mostly via phone, with occasional face to face interactions. There is a high volume of phone calls with an expectation to be a resource for front line staff and resolve any outstanding issues.

Required Job Skills and Abilities:

1. Excellent written and oral communication skills.
2. Good time management and attention to detail.
3. Strong problem solving skills.

Education and/or Experience:

1. High school diploma or GED equivalent.
2. One to three years in financial services industry preferred.
3. Must be proficient with commonly used word processing and spreadsheet programs and experience with report writing programs preferred.

Working Conditions:

1. Occasional lifting, carrying, pushing and pulling of items weighing up to 25 pounds.
2. Frequent keystroke activity.
3. Sitting for extended periods of time.
4. Occasional business travel.
5. 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.