

Member Service Advisor

Summary

The primary purpose of this position is to assist North Peace Savings & Credit Union in living out our corporate Mission, ***“Helping our members succeed in life”*** and our Service Mission, ***“To build rewarding relationships through a superior service experience,”*** by delivering outstanding service to both internal and external members. A key element of excellent service is to identify the financial needs of each member and recommend an appropriate credit union solution.

Reporting to the Team Lead, Service Excellence, the Member Service Advisor is responsible for recognizing member needs and promoting products and services to members and potential members. The Member Service Advisor processes a variety of cash and non-cash related transactions for servicing of member day to day needs through various channels including but not limited to, service provided in the service centres, online, smart offices and mobile technologies.

The Member Service Advisor fosters relationship building; lists and balances outgoing cheques and balances all transactions daily and must maintain a high degree of accuracy and complete confidentiality and adheres to security procedures as they relate to the role.

Key Responsibilities

Business Development

- Deliver service to both internal and external members that are in alignment with the credit union’s Service Promises.
 - I promise to be respectful in every interaction.
 - I promise to do it right the first time.
 - I promise to deliver more than expected.
 - I promise to keep it simple and easy.
 - I promise to provide innovative solutions.
 - I promise to create a positive and memorable experience.
 - I promise to significantly improve your financial life.
- Meets all sales and service goals as established and measured by NPSCU.
- Fosters relationship building through service excellence and product knowledge.
- Exhibit a high commitment to personalized member relationships by calling members by name, taking an interest in their financial well-being and proactively seeking opportunities to refer to other resources such as wealth management or business credit department where warranted.

Sales and Service

- Enhance each member experience by proactively offering suggestions and solutions that will add value to their life and their banking relationship with NPSCU.
- Act as a primary resource for everyday banking transactions effectively matching appropriate services to the members’ needs.

- Meet or exceed all sales and service goals as established by the credit union.
- Processes member transactions such as deposits, withdrawals, transfers, loan and utility payments, money orders, credit card advances, hold funds, calculation of foreign and domestic exchange and cheque cashing, processing stop payments, using computer systems and cash dispensing machines.
- Process member requests for account updates, account balances, statements.
- Provide information in regard to interest rates, service charges and account histories while complying with disclosure requirements, regulations and member privacy policies.
- Recognizes member needs and promotes credit union deposit services to members by explaining credit union products and services and referring complex requests for information and assistance to appropriate branch staff. Educates members on use of alternate/automated services such as smart office, online and virtual banking services.
- Through active listening and product knowledge, identify opportunities to right sell, cross promote and refer the credit union credit and deposit products including mortgages, consumer loans, lines of credit, loan and mortgage insurance, credit cards, traveler's cheques and other registered and non-registered investment products.
- Maintains up to date knowledge of all branch deposit-oriented products, services and competitors' offerings by regularly reviewing available information and attending regular meetings.
- Able to work a flexible schedule.
 - As required, may answer telephone calls, and/or perform other work within own branch or other branches in support of the overall operations.
 - May provide relief or assist other positions as required.

Administration and Operations

- Lists and balances outgoing cheques, and balances all transactions, vouchers and cash to blotter and terminal daily within established time frames.
- Maintain a high degree of accuracy and complete confidentiality.
- Interpret the branch operating procedures, and security requirements and ensure that guidelines are adhered to. Ensures use of current policies and procedures.
- Provide weekly and monthly tracking sheets, as required, to manager on referrals and product sales.
- Acts as joint custodian on specified combinations; maintains member related records.
- Identify counterfeit currency.
- May be responsible for the daily balancing and reconciling of ATM's.
- Service, balance and process daily night deposit.
- May be responsible for scanning and balancing of cheques.
 - Safeguards cash, keys, and all negotiable items by observing and applying all security procedures; maintaining an acceptable cash level at all times where applicable.
 - Assisting with monthly cash counts.
 - Adheres to policy and security procedures as they pertain to the branch and position.

Required Knowledge Skills & Abilities

- Able to deal with people sensitively, tactfully, diplomatically, and professionally at all times.
- Strong communication and interpersonal skills.
- Able to prioritize and make on-the-spot decisions regarding customer transactions, weighing customer satisfaction issues with Credit Union exposure to loss or fraud.
- Basic mathematical skills required.
- Attention to detail in all areas of work.
- In-depth knowledge of all deposit products and policies.
- Basic knowledge of loan and investment products.
- Ability to work in a fast-paced environment.
- Ability to perform well under pressure.
- Ability to refer and right sell.
- High degree of accuracy with good organizational skills.
- Professional appearance and manners.
- Keyboard skills and familiarity with personal computers required. Ability to learn new programs and technology quickly. Proficiency with Microsoft Word, Outlook, and Excel as asset.
- Strong commitment to continuous learning.
- Maintains a positive attitude towards NPSCU initiatives and change management.
- Demonstrates dedication to providing quality member sales and service.

Education & Experience

- High school diploma or GED required.
- Experience in a Financial Institution preferred.
- Customer Service, sales and referral experience preferred.
- Cash handling experience preferred.
- Courses/training and demonstrated competency:
 - Stage 1 Service Advisor Training Plan (within first 6 mths of employment)
 - 2 week classroom training (week 1-2 of employment)
 - 2 week peer training (week 3-4 of employment)
 - Advanced DNA navigation and balancing capabilities
 - Service and Referral Training
 - Negotiation Skills CCUA
 - Dealing with Overly Stressed Members CCUA
 - Customer Service Fundamentals through CCUA (8 e learning courses)
 - Stage 2 Service Advisor Training Plan (upon completion of stage 1)
 - CUIC 185 Products and Services
 - TFSA Fundamentals
 - RRSP Fundamentals
 - Tax Free Savings Accounts Fundamentals

- Term Deposit Fundamentals
- Financial Abuse of Older Adults

Core Competencies

- Member Focus
- Communication
- Energy & Stress
- Team Work
- Quality Orientation
- Problem Solving
- Accountability and Dependability
- Operating Equipment
- Ethics and Integrity
- Sense of Humour

This job description duties maybe added, removed or changed from time to time.

Department: Sale and Service
Position Reporting to: Team Lead, Service Experience
Base Salary Range: B-C (\$18.11 – \$24.56 *(based on competency in role)*)
Hours of Work: Variable Shifts
Last Revision Date: 11AUG2022
Role Reviewed By: Olivia Young, Senior Manager People and Culture