

Caltech Employees Federal Credit Union

Member Service Representative

Summary of Responsibilities

- Accurately and courteously completes members' requests for account transactions including deposits, withdrawals, transfers and loan payments. Balances cash and negotiable items at the end of each business day.
- Opens all types of savings accounts, including custodial and trust accounts, in compliance with CEFCU membership eligibility requirements and the Bank Secrecy Act (BSA).
- Speaks with members in person or by phone and explains and promotes Credit Union products and services.
- Sells MasterCard Gift Cards and Travel Cards.
- Accepts loan applications from members and reviews for completeness. Orders loan coupons when requested by member.
- Processes incoming and outgoing wires, ACH credits/debits and check requests.
- Prepares Payroll Deduction Authorization forms and allocations for accounts.
- Prepares and processes stop payment forms.
- Processes verifications of deposit.
- Updates account information with proper documentation.
- Adds flags and memos on possible compromised accounts at member request.
- Closes accounts upon request with proper identity verification.
- Provides Currency Transaction Reports (CTRs) to Risk Management Officer for filing, as required by BSA.
- Assists with the following functions in dual control:
 - Balancing vault cash
 - Accepting and verifying Gift Cards and Travel Cards
 - Balancing negotiable items
 - Removing deposits from night depository
- May assist members with safe deposit box access.
- Accepts, reviews and applies Power of Attorney (POA) authorizations.
- Provides members with certification of trust documents.

Qualifications and Requirements

- Minimum one year experience as a teller or operations experience in a financial institution
- Excellent customer service skills
- Basic knowledge of financial products and services required, in addition to working knowledge of credit union/banking regulations
- Must be proficient in the use of a PC with Windows-based programs
- Use of a 10-key calculator, fax and copy machine
- High degree of accuracy handling cash and checks
- Ability to exercise confidentiality and discretionary judgment
- Works independently with a minimum number of errors
- Experience with Summit's Spectrum software highly desired
- Must be bondable by the credit union's insurance agency