

H-E-B FEDERAL CREDIT UNION

POSITION DESCRIPTION

POSITION TITLE: Private Banking Representative

REPORT TO: Senior Vice President

Position Summary:

The primary purpose of this position is to assist the credit union in living out our Bold Promise, “*H-E-B Federal Credit Union Partners taking a stand together to be the financial institution of choice,*” by delivering outstanding service to both internal Partners and members. A key element of excellent service is to identify the financial needs of each member and recommend an appropriate credit union solution. In addition, the Private Banking Representative reports directly to the Senior Vice President and will assist with sales, service, and marketing in the Private Banking department. The incumbent will be a key contact for all Private Banking members and Partners.

Qualifications:

Deliver service to internal Partners and members that are in alignment with the credit union’s Operating Promises.

- Act with integrity and trust each other.
- Deliver on our commitments.
- Turn our ideas into action quickly.
- Maximize each contact’s unique potential.
- Include customers in our fun and celebration.
- Always look for what is missing, adds value, and anticipates the future.
- Produce consistent, healthy growth.

Meet all productivity goals/standards as established.

Requires a high school diploma (or equivalent) with three to five years of related or similar experience in a financial institution, coupled with three years of lending experience.

Sales and service delivery must demonstrate an understanding of the unique needs, time sensitivity and value of the Private Banking member segment.

Must possess strong ability to organize work, set priorities, and pay strict attention to detail and accuracy.

Private Banking Representative – H-E-B Federal Credit Union

Must possess advanced knowledge and understanding of financial service products and lending services.

Must possess advanced knowledge of credit union policies and procedures.

Must possess advanced knowledge of lending policies and procedures including advanced understanding of interest rates.

Must possess advanced knowledge of regulatory compliance regarding lending and the loan application process.

Must possess advanced knowledge of debit card, credit card, and electronic transaction posting.

Must be able to provide accurate information regarding finances and credit union accounts for Private Banking members.

Must possess advanced ability to accurately evaluate credit bureau reports and notate cross-sell opportunities.

Must have advanced knowledge of digital services and self-service banking technology.

Must possess strong ability to work in a fast-paced environment with minimal supervision.

Must possess strong ability to handle tight deadlines and stressful situations in a calm, professional manner.

Must possess strong problem-solving skills and perform basic mathematics (add, subtract, multiply, divide).

Must possess strong ability to work cooperatively and positively with diverse groups, including Private Banking members, staff, directors, and vendors within and outside the credit union.

Must be able to use a computer and must possess intermediate to advanced proficiency with Microsoft Office Suites (Word, Excel, and Outlook) Windows operating systems and the ability to access/navigate the Internet/Intranet.

Must have advanced proficiency in Adobe Acrobat Standard with the ability to perform duties in a paperless environment.

Must have the ability to communicate clearly and effectively both orally in person and in writing (talk, hear, listen, read, and write).

Possess knowledge and understanding of proper telephone etiquette, greeting protocol and interpersonal interaction.

Requires prolonged periods of working on a computer.

Must have the ability to obtain information from a computer screen and prepare documents, spreadsheets, and similar documentation.

Private Banking Representative – H-E-B Federal Credit Union

Must have the ability to receive ordinary information as well as frequently convey detailed or important instructions or ideas accurately and quickly.

Must be able to lift up to 20 lbs. at a time.

Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions of this position.

Must have the ability to work remotely as part of a disaster recovery team.

Must possess a valid driver's license and reliable transportation.

Must possess the ability to travel as required.

Must be able to certify with National Mortgage License System (NMLS).

Must be Bondable.

Duties and Responsibilities:

Responsible for entering and processing, through completion, all loan applications received, including real estate loans, via digital services, telephone, mail, fax, email or in person.

Responsible for opening new memberships, various new accounts and for the maintenance or closing of accounts as needed for Private Banking members.

Responsible for cross selling all financial products and services to Private Banking members.

Responsible for resolving Private Banking member disputes and financial concerns.

Responsible for preparation and mailing of various marketing pieces to Private Banking members.

Maintain confidentiality concerning Private Banking member financial status and financial transactions.

Must handle routine servicing issues for Senior Private Bankers, Private Bankers and Private Banking members, such as account renewals, loan processing, deposits, wire transfers, and various other requests.

Responsible for assembling various reports for management.

Administer Term Share Certificate Renewal program, which includes review of monthly reports, and preparation of renewal letters.

Assemble sales and marketing materials for the Private Banking department business development. Participate in business development activities at various locations, focusing on increasing Private Banking memberships and relationships.

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Maintain Private Banking Member list, order birthday and holiday cards and distribute to Private Banking Members as required.

Provide back-up assistance to Senior Executive Assistant in support of Executive Team needs as requested.

Perform other duties as assigned.

Job Code: PBRP

Grade: Non-Exempt 7