

# H-E-B FEDERAL CREDIT UNION

## POSITION DESCRIPTION

---

**POSITION TITLE:** Personal Banking Representative II

**REPORTS TO:** Business Development & Training Manager

---

### **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 member service is to identify the financial needs of each member and recommend an appropriate credit union solution. The Personal Banking Representative II reports directly to the Business Development & Training Manager and cross-sells and processes H-E-B Federal Credit Union (H-E-B FCU) products and services in accordance with established policies and procedures. The incumbent must interact with H-E-B FCU Members in-person, by mail, fax, e-mail, SMS/text or by telephone in a call-center environment; and must also be willing and able to learn other areas of the credit union, including the lending department, to assist Members with processing loan requests.

### **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.

The ability to meet established sales and service goals as required.

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

This is a call center position. Must be able to use a telephone and possess advanced knowledge and understanding of proper telephone etiquette, greeting protocol and interpersonal interactions in a call center environment. Will be held accountable to call center metrics. Will be required to be available for incoming calls 60% of the time with an expected answer rate of 85% or more, each month. Must also be able to work in a lobby environment when needed. Bi-lingual (Spanish) candidates preferred.

Possess advanced knowledge of financial service products and lending services.

Possess the ability to use a Fiserv Operating System (XP2 experience preferred) to complete member transactions and requests, daily.

Possess the ability to complete the entire process for consumer loans, including real estate lending, from the loan application process, to gathering required documents, to closing and funding approved loans. Meridian Link Loans PQ experience preferred.

Must be able to provide accurate information to credit union Members regarding their finances and credit union accounts.

Must possess the ability to use pre-qualified leads to generate loans through phone calls, emails, and text messaging, as a part of developing future loan business.

Possess advanced knowledge and understanding of cross-selling techniques.

The ability to accurately evaluate credit bureau reports and notate cross-sell opportunities.

Possess strong knowledge of lending policies and procedures, including interest rates.

Possess advanced understanding of regulatory compliance regarding lending and the loan application process.

Possess a working knowledge of card service, to assist members with plastic card issues and needs. Fiserv Card Services experience preferred.

Possess advanced knowledge of credit union policies and procedures.

Possess a strong understanding and knowledge of electronic services and self-service banking technology.

Must be able to work cooperatively and positively with diverse groups, including staff, directors, members, and vendors.

The ability to adapt to other areas of the department for quality member service.

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

Must be able to organize work, set priorities, and pay strict attention to detail.

The ability to handle tight deadlines and stressful situations in a calm, professional manner.

Must be able to work accurately and efficiently under pressure and in a fast-paced environment.

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.

Requires proficiency in Adobe Acrobat Standard with the ability to perform duties in a paperless environment.

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

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.

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.

Possess a valid driver's license and reliable transportation.

Must be able to travel as required.

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

Must be Bondable.

### **Duties and Responsibilities:**

Gain understanding of H-E-B FCU loan application process, coupled with the ability to identify additional borrowing opportunities for Members.

Responsible for logging consumer loan applications, retrieving inquiries on the Member's accounts, pulling credit reports, obtaining general loan application information, gathering required documents, closing, and funding all consumer loans when approved and signed, to include drafting and processing auto titles for used and new car loans.

Process real estate loans for information only while adhering to HMDA compliance. This includes working with members to gather required documents to be forwarded to the lending department for processing. Responsible for closing and funding all in-house loans after waiting period.

Responsible for knowing and understanding interest rates on all secured, unsecured, and real estate loan types.

Responsible for processing MasterCard applications over the telephone, by mail, fax, e-mail or in person.

Responsible for initiating phone calls on loan applications in the loan queue daily.

Responsible for cross-selling of all financial products and services.

Responsible for mailing, faxing, or completing in person, the proper forms as requested by mail, telephone, fax, e-mail or in person, and responding within 24 hours (or next business day) of request:

- A: Membership
- B: Share Draft Accounts
- C: Subsequent action and Loan Subsequent action forms
- D: Payroll allocations
- E: MasterCard applications
- F: Loan documents
- G: IRAs
- H: CDs
- I: Other Forms

Responsible to obtain and input general information on Member's accounts for requests of:

- A: Balances
- B: Transfers
- C: Loan Payment Transfers
- D: History Inquiries
- E: Date of last check order processed
- F: Payroll Information
- G: Loan Inquiries
- H: Information regarding Loan Approval/Denial Status I:  
Other Inquiries

Responsible for processing withdrawals and loan transfers by phone, mail, fax, e-mail or in person.

Responsible for knowing and understanding interest rates on all savings, loans, and CD account types.

Responsible for opening and closing all savings, checking and CD account types.

Responsible for processing stop payments (check, ACH and debit card) including removing stop payments following proper policy and procedures.

Responsible for following proper procedures in initial Check Orders and Check re-orders.

Responsible for ordering and cancelling ATM / Debit cards, understanding the policies and procedures, pending transactions, NCAAT as well as dispute process and forms.

Responsible for logging into phone queue daily.

Maintain confidentiality concerning Member financial status and financial transactions.

May be required to travel to H-E-B locations on business development visits.

To provide teller duties as a Teller I position.

To provide friendly, professional, personal service to all credit union members and Partners.

Other duties as assigned.