
Job Title:	Member Advocate Specialist Level 1
Classification:	Non-exempt
Reports to:	CEO
Supervises:	None
Pay:	\$19.00-\$22.00 based on experience

About Us:

Cutting Edge Federal Credit Union operates on the belief that being a not-for-profit financial cooperative means that our members profit by giving them higher rates on savings, lower rates on loans, and a wide range of services at little or no cost, to help them reach their financial goals and achieve overall financial wellness at any stage of life. As a designated Community Development Financial Institution, we empower our staff with resources and training that align our social mission with satisfying our members' unique and varied financial needs.

Everyone who works at Cutting Edge plays an important role in developing our member communities, whether you're on the front lines working directly with members or in the back office making sure that everything is running smoothly. We are seeking to employ individuals who want more out of their job than just a paycheck – consider joining our team if you want to be part of a Movement towards community wellbeing and prosperity through financial health and inclusion.

Position Summary:

Perform lending, membership opening and teller duties. Responsible for processing member consumer and real estate loan requests, new account opening, daily transaction processing and additional services as requested by the membership. Expected to offer basic financial coaching and additional products and services to enhance member relationships and assist members with solutions to achieve their personal finance goals.

Duties and Responsibilities:

- Represent the credit union to existing and potential members in an open and receptive manner
- Provide mortgage & consumer loan options as requested or when a need is perceived
- Recommend ancillary products & services when processing loan, share or new member transactions
- Respond to member requests, problems or complaints with solutions or direct them to appropriate personnel for resolution
- Process share, loan & IRA transactions in person or by phone as needed
- Maintain relationships with 3rd party vendors to ensure proper handling of member activity in conjunction with our internal processes

- Handle all loan and share processing based on credit union policies & procedures within approval authority
- Assist the Member Solutions team with basic collection tasks
- Assist the Leadership team by communicating office needs and maintenance issues
- Responsible for managing assigned activities by expected deadlines and communicating to supervisor if unable to do so
- Perform all duties in conformance with federal and state regulations
- Maintain work, records, and workspace in an organized manner to ensure timely, accurate service to members, by yourself or others
- Maintain effective communication with all credit union employees and management to ensure coordination and exchange of information for accomplishing credit union goals
- Complete annual required training
- Complete specialized training as needed
- Assume responsibility for related duties as required or assigned

Basic Requirements:

- High school education or equivalent
- Proficiency in use of office machines and data processing systems
- Ability to maintain good working relationships with members, staff and volunteers
- Ability to accurately handle cash transactions and data entry of member information
- Experience or aptitude for working with the public
- Exhibit willingness to help people
- Display an aptitude for learning and accepting new concepts
- Proficiency in oral and written communication skills

Preferred:

- Knowledge of credit union share and loan products, policies & procedures
- Specific knowledge of loan & share regulations
- Experience in basic financial coaching
- Knowledge of Jack Henry's Symitar Episys system
- Bilingual

Physical and Mental Demands:

- Continuous sitting and/or standing for extended periods
- Occasional walking
- Occasional lifting of up to 35 pounds (ex. Receiving cash and supply orders, lifting coin machine bags, and using the drive through window)
- Occasional bending, squatting or reaching
- Frequent use of hands in repetitive tasks such as simple grasping, twisting/turning of wrists; finger dexterity

- Continuous speaking and hearing for interaction with staff, members and outside contacts
- Continuous ability to see close and at a distance
- Continuous interaction with others, repetitive work, attention to detail, ability to solve complex problems, alertness, precision, concentration, accuracy, thoroughness, and memory demands
- Occasional fast-paced work
- Frequent deadlines, flexibility, performing basic and complex numeric calculations, writing, reading, comparing, analyzing, judgment, reasoning, patience and negotiating
- Continuous operation of office equipment
- Exposure to potentially hazardous condition, i.e. robbery

NOTE:

Job descriptions are not intended and should not be construed to be exhaustive lists of all responsibilities, skills, or working conditions associated with a job. They are intended to be accurate reflections of those principal job elements essential for making fair wage decisions about jobs.

Cutting Edge Federal Credit Union is an equal opportunity employer. We are happy to provide reasonable accommodation to apply for this position.