



## HORIZON FEDERAL CREDIT UNION POSITION DESCRIPTION

**POSITION DESCRIPTION:** Financial Service Representative  
**REPORTING TO:** Branch Manager  
**DEPARTMENT:**  
**FLSA STATUS:** Non-Exempt  
**SALARY RANGE:**

Horizon understands our employees are the credit union's greatest asset. We recruit and develop enthusiastic, engaged, and empowered individuals to take ownership of each and every member experience to ensure the member is receiving exemplary service. Together, we strive to provide a brighter financial future for our staff, our members, and our surrounding communities.

*Our staff is driven by a common passion to be the BEST by doing whatever it takes to exceed the expectations of our members and internal team. They are determined to differentiate our Credit Union in the marketplace through our obsession for delivering superior quality and professionalism. They are collectively focused on conducting all business, internally and externally, with the highest degree of honesty, integrity, consistency and ethics.*

### POSITION OBJECTIVE

A frontline employee providing consistent exceptional service for our members. Responsible for assisting members with their financial needs; including account open and close, account maintenance, routine banking transactions and generating referrals for additional services through the use of defined relationship sales behaviors.

### RESPONSIBILITIES

1. Serves as ambassador of the Horizon Federal Credit Union (Horizon) brand. Continuously demonstrates the Credit Union's mission, vision, and core values in all interactions with current and perspective members, colleagues, vendors, and members of the community.
2. Opens new accounts and additional shares based on members' needs in compliance with federal regulations and Horizon's internal policies and procedures.
3. Performs account maintenance, including change of name, change of address, account closings, card reissuance, etc.
4. Effectively builds and enhances member relationships through member engagement, asking questions, and determining immediate and future banking needs. Refer and open additional products and services based on members' needs.
5. Takes ownership of the member experience by effectively following-up with members over a 90-day period to gauge service levels, further educate the member about Horizon and good financial practices and refer additional products and services when appropriate.

6. Effectively identifies member needs and refer to internal channels, including Mortgage, Property & Casualty Insurance, and Collections, when appropriate.
7. Performs routine banking transactions such as deposits, withdrawals, check cashing, check verification, coin and currency counting, loan payments, etc. from all delivery channels in compliance with Horizon's policies and procedures.
8. Maintains an up to date and comprehensive knowledge of all Horizon products and services. Explain, promote, and refer relevant products to meet the financial needs of each member.
9. Maintains a comprehensive knowledge of all related policies, procedures, rules, and regulations applicable for the FSR position, and keeps abreast of any changes.
10. Communicates in person, over the phone, and through email in a clear, diplomatic, and professional manner.
11. Balances and performs end of day closing activities in accordance to Horizon policies and procedures.
12. Ensures the work area is neat, organized, and properly stocked with necessary resources.
13. Completes routine maintenance and cleaning of equipment used and report any malfunctions.
14. Prevents controllable losses by strict adherence to security, compliance, and fraud & prevention policies and procedures.
15. Adheres to all policies and procedures described in the Employee Handbook.
16. Actively seeks solutions to member and team service complaints and escalates accordingly.
17. Actively participates in internal and external educational programs, schools, or conferences to continually develop greater knowledge and expertise. Take initiative for personal career development and seek opportunities to learn new skills.
18. Completes annual mandatory compliance and other trainings.
19. Willingly participates in Credit Union functions, committees, and events on a volunteer basis or as reasonably requested.
20. Travels to other locations as needed.
21. Willingly works a flexible schedule that includes Saturdays and overtime as needed.
22. Completes all other duties as assigned and/or required.

## QUALIFICATIONS

**Education and Experience:** High school diploma or equivalent.

**Other:**

- Six months' minimum related job proven experience.
- Maintains a professional demeanor in appearance, communication, and action.
- Possesses a high level of interpersonal communication, both verbal and written.
- Well organized, ability to multi-task and move quickly between priorities.
- Effectively work and remain calm under pressure and in tense situations.
- Maintains confidentiality of all members and employees, their business dealings and transactions.
- Solid working knowledge of PC-based programs.

**Language Skills:**

