



Member Relationship Specialist

North Jersey Federal Credit Union has openings for 2 Member Relationship Specialists

Job Summary:

This position is the Member Ambassador for the financial institution with the overall purpose of providing quality and efficiency to members who prefer face-to-face interaction. This position will have a thorough understanding of the member's transaction requirements and be able to effectively communicate all available options to them. They will educate members about our sales and service delivery options and refer the appropriate products and services matching the member's needs. This position will also refer members to the appropriate source or channel to address their need. They will also be responsible for the processing the regular transactions, such as receiving and paying out money, and keeping records of money and negotiable instruments involved in financial transactions in an efficient, friendly and accurate manner. Provides personalized banking services to financial institution members by performing the following duties.

Essential Functions:

- Receive checks and cash for deposit to savings and checking accounts, verifies deposit amounts, examines checks for endorsement and negotiability, and posts transactions into bank records via an on-line terminal.
- Cash checks and pay money from savings and checking account upon verification of signatures and members account balances. Have a good understanding of the credit union's products/services and member's current relationship, offers information on products and services that can benefit the member and enhance their credit union relationship.
- Evaluate needs of potential members and offers appropriate financial products and services.
- Interview loan applicants in-person, by phone or by chat electronically. Complete loan applications over the phone or electronically.
- Prepare and compile new member application and information to open new accounts.
- Ensure signature cards are complete and 2 forms of ID's are scanned.
- Troubleshoot and resolve member and internal inquiries in a timely, professional and accurate manner. Informs and advises member of status or enhancements to current account productivity, and suggests resolution on account disputes and other account activity.
- Answer and route telephone calls, take messages, provide information and direct calls to appropriate staff as necessary.
- Achieve monthly/annual individual sales and member service goals in order to contribute to the branch and organizational goals.
- Assist members with the loan application process to ensure completeness of information.
- Explain the loan process to include loan options, insurance requirements and options on loan products, loan policies, interest rates, payoffs, etc.
- Verify employment of persons applying for loans.
- Present application and supporting information to underwriters.
- Prepare all loan documents and close loan.
- Promote credit union products and services based on member needs that are obtained from review of member's account. Actively cross-sell/educate on credit union products and services.
- Analyze credit bureau report in order to fulfill our member's borrowing needs.
- Complete all transactions on our various member sub shares such as savings, checking accounts, certificates, individual retirement accounts and loans in an accurate manner

- ensuring they are completed accurately and in an expeditious manner.
- Assist with opening and closing procedures, balancing/loading the ATM, teller cash box, coin machine, negotiables and vault, etc.

The above listing is not exhaustive and may be supplemented as needed.

Requirements:

Experience: Two years of similar or related experience. Must have sales experience. To perform this job successfully, an individual should have proficient knowledge of Windows and Microsoft Office software (Outlook, Word, and Excel) and advanced keyboarding and ten-key skills.

Bilingual Spanish a plus

We offer a great benefit package including Medical, Dental, Rx, Vision, Life Insurance and Retirement Plan.

Qualified candidates should send resume and cover letter with salary requirements to HR Department North Jersey FCU, 711 Union Blvd Totowa, NJ 07512 or email: hr@njfcu.org.