



External Advertisement: EX2019-12

Closing Date: Until Filled

Position: Member Service Representative - Part Time

Location: Peachland, BC

VantageOne Credit Union is seeking an individual to fill a part time role of a Member Service Representative in our Peachland location.

Our Peachland Member Service Representatives proactively engage with existing and prospective members by greeting and welcoming each member into the branch, assisting with digital channel banking, creating an awareness of our digital banking services by demonstrating transactions using technology and responding to any questions that may arise.

The successful candidate for this frontline position will have 1-3 years' experience in Credit Union or Financial Institution in an equivalent position.

VantageOne provides innovative financial products and services to individuals, small and medium-sized businesses and corporations with a long-standing practice of supporting our communities by providing both volunteer and financial support to many organizations. We take an active role in our communities, not only by providing convenient, cost effective services, but through support of local groups, charitable donations and special event sponsorship. We are a community-based, member owned financial institution. Our members have a real stake in our day-to-day decisions, and our operations reflect the needs of the communities in which we are located.

VantageOne offers a competitive salary for this part time position. Please email your cover letter and resume to HR@VantageOne.net. We thank all those who express an interest, however; only those selected for an interview will be contacted.



POSITION TITLE:	Member Services Representative
BUSINESS:	VantageOne Credit Union
UNIT/DEPARTMENT:	Peachland
LOCATION:	Peachland BC
REPORTS TO:	Member Service Manager

PURPOSE OF POSITION

Under the direction of the Member Services Manager, this position serves as an ambassador by educating, training and guiding existing and prospective members in digital channel banking capabilities.

ROLES AND RESPONSIBILITIES

Sales & Service

- Manage lobby traffic by greeting and welcoming each member into the branch, directing them to the services needed to maximize member satisfaction; successfully migrate members to the appropriate delivery channels
- Provide members with product and service information; referring member/prospect to the appropriate product/service area
- Responsible for conducting sales and relationship management activities utilizing service excellence behaviours by providing extraordinary member service
- Direct members to most appropriate area for servicing, assessing and fulfilling member needs, handling and diffusing complaints and concerns generated from members and escalating to the appropriate branch or department
- Proactively engages existing and prospective members to understand and interact with digital channel banking by demonstrating transactions using technology, creating an interest and handling objections
- Actively sell financial services including referrals to subsidiaries where appropriate
- Provide a high level of quality service to members
- Works closely with Member Services Manager developing skills and knowledge of new enhancements, capabilities and processes
- Sells and cross sells all Credit Union products and services along with other VantageOne services to members by recognizing both long-term and short-term goals through member interview process.
- Identifies member needs, maintains up to date knowledge of products and services
- Opens new membership accounts completing related documentation forwarding to Account Manager for follow up
- Completes documentation and collects information for loan applications, completes credit checks for qualification purposes forwarding to Account Manager for processing and completion following VantageOne policy.

Branch Support

- Process day to day non-digital transactions
- Daily data entry using on-line systems and electronic equipment
- Lists and balances outgoing cheques and balances all transactions and vouchers within established time frames
- Produce and print member cards
- ATM balancing and processing and process night deposits
- Assists Member Services Manager with cash and deposit management with cash and deposit supply management
- Maintains joint custody of combinations

- Responsible for keeping informed of current VantageOne policies, procedures, Privacy and Anti Money Laundering Legislation as well as maintains strong knowledge of all new products, programs and sales promotions.
- Assists in daily opening and closing procedures

Team Member

- Attend, participate and contribute to scheduled meetings as required
- Provide operational support to work team members

Other Duties as Assigned

EDUCATION & EXPERIENCE

Education:

- High School Graduate/ Grade 12

And

Job Related Experience:

- 1-3 years' experience in a Credit Union or an equivalent sales and service environment.

Or

- An equivalent combination of both Education and Experience acceptable to VantageOne

SKILLS AND KNOWLEDGE

Accounting

Familiarity in the area of accounting as it applies to balancing daily transactions/blotter.

Finance

No knowledge in this area is required for this position. Employee will not be involved in financial analysis, budget design and control, asset liability management, risk analysis, tax standards, liquidity management, prediction of economic trends and rates, money market issues, investments, pricing/rate strategies or financial reporting.

Administrative Processes

Working Knowledge of in this area as it applies to processing transactions, completing documentation and verifying member information.

Communication

Working Knowledge in this area in regard to verbal and written communication techniques to meet the needs of differing audiences and communication objectives including active listening, revising methods of communication to deal with member concerns.

Granting of Commercial Credit

No Knowledge in this area required for this position. This position does not grant commercial loans or have commercial lending limits.

Granting of Consumer Credit

No knowledge in this area required in this position. This position does not grant retail loans or have retail lending limits.

Core Products and Services

Working Knowledge in this area in regard to the features and benefits of deposit, investment and lending products and services to make a sale, referral or direct enquiries.

Specialized Products and Services

Working Knowledge is required in this position; a solid understanding of the features and benefits of wealth management, products and services such as RRIFs, RRSPs, RESPs, Estate Planning or administration, financial planning, mutual funds, merchant MasterCard, commercial and retail lending products.

Regulations/Legislation/Credit Union System

Familiarity in this area. A basic understanding of the regulatory and legislative conditions under which Credit Unions operate and/or the provincial and national Credit Union structure and related organizations. Some examples are VantageOne Policies and Procedures, Deposit Insurance, and Canadian Payments Association.

Insurance

Familiarity in this area in order to make a referral or a direct inquiry to one of our subsidiaries in regard to specialized insurance such as travel, and life.

Computer Based Systems Operations

A Working Knowledge in this area is required in this position. A solid understanding is needed for the purpose of retrieving, updating and manipulating information on the banking system, current loans origination system, current system used for credit checks, cash dispensing machines, central portal system, outlook, Member Direct, Member Link and automated teller machines to solve day to day problems.

Computer System Design, Development and Technical Support

No Knowledge in this area required in this position. This position is not responsible for evaluation, design, development, and maintenance or user support of computer systems or operations.

Human Resource Management

No Knowledge in this area required in this position. This position is not responsible for employee counselling, succession planning, or recruitment.

Marketing

No Knowledge in this area required in this position. This position is not responsible for participation in marketing planning.

Competitive Environment

Familiarity in this area is required in this position. A basic knowledge of the competitive environment as it relates to the degree of local competition, trends in the industry, products and services offered by others in our area.

Sales and Service

Working Knowledge in this area is required in this position as it refers to the application of sales techniques including; analysing needs and identifying opportunities for up selling and cross selling, referring potential business opportunities to specialist staff, and closing the sale.

STRENGTHS AND ABILITIES

Striving Strengths	Thinking Strengths	Relating Strengths
<ul style="list-style-type: none"> • Ability to Achieve • Desire to Succeed • Competent • Committed to be of Service to Others • Ethical • Available 	<ul style="list-style-type: none"> • Focused • Disciplined • Able to Arrange • Responsible • Problem Solving Ability • Committed to Accuracy 	<ul style="list-style-type: none"> • Empathetic • Caring • Team Player • Ability to build and sustain relationships • Partnership and Advice Focused • Positive Attitude

PHYSICAL REQUIREMENTS

Physical exertion - Occasional less than ¼ of the time this would include lifting heavy bags of coin or data bags, stocking supply room, stooping, reaching, pushing, pulling.

Visual attention - Constant more than ¾ of the time this may include intense reading of documentation or data, close monitoring of computer screens or detailed work.

Travel - Minimal Travel. Travel either day to day or overnight on VantageOne business is not required in this position.

Manual Dexterity - Frequent between ½ and ¾ of the time this includes computer keyboarding or mouse work for a significant portion of the Work day.

NATURE OF SUPERVISION

Immediate Supervisor	Member Services Manager
Supervisor Responsibility Level	No Supervision
Positions Supervised	None