



**TYPE:** External Advertisement  
**ROLE:** Part Time Member Service Representative  
**BUSINESS LINE:** VantageOne Credit Union, Bargaining Unit

**DATE:** September 18, 2024

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**POSTING NUMBER:** EX 2024-03

**CLOSING DATE:** Until Filled

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**Company Overview:**

At VantageOne, we are neighbors helping neighbors. We have been helping our neighbors since 1944 when our first branch was opened in the North Okanagan. We are driven by a strong set of values that guide our actions and define our commitment to our members, clients, and employees. We are passionate about our Members and Clients, we are Action Driven to explore ways to innovation and simplify our member and client experiences, we take Ownership and Accountable for our actions and we are always striving to Be the Best. In addition, we are dedicated to promoting Diversity, Equity, Inclusion, and Reconciliation (DEIR) in all aspects of our organization.

Our mission is clear, we provide our communities with access to member-focused advice, high-quality financial services, and help our employees and communities grow.

**Position Overview:**

This job entails providing deposit and investment member services in a credit union setting. The role is scheduled as operationally required between the Armstrong BC and Vernon BC Branch locations.

**Key Responsibilities:**

- Interacting with members identifying their needs, answering queries, educating, and resolving issue.
- Handling deposits, withdrawals, cheque cashing, transfers, bill payments, etc.
- Balancing transactions and ATMs, managing cash supply, and adhering to policies.
- Assisting with loan applications, credit checks, estate accounts and safety deposit box management.
- Opening new membership and demand accounts, registered and nonregistered investments.
- Referring banking concerns to appropriate personnel and ensuring compliance with regulations.

**Qualifications:**

- High School Graduate/ Grade 12 and 1-3-years' experience in a Credit Union or an equivalent environment.
- Strong verbal and written communication techniques.
- Solid understanding of the features and benefits of deposit, investment and lending products and services wealth management, products, and services such as RRIFs, RRSPs, RESPs to make a sale, referral or direct enquiries.
- A solid understanding of computer based systems operation to retrieve, update and manipulate information on systems such as our banking system, Customer Relationship Management Software, cash dispensing machines, central portal system, Microsoft Office, Member Direct, Member Link and Automated Teller Machines (ATM)..

**Why Join VantageOne?**

- Be a part of a team that is passionately committed to delivering exceptional client service.
- Opportunity for growth and career development within the company.
- Engage in a collaborative, dynamic, and inclusive work environment.
- Competitive compensation and benefits package. Hourly wage \$24.70 to \$31.93 per hour.
- Contribute to a workplace that values and prioritizes Diversity, Equity, Inclusion, and Reconciliation.

If you are ready to embrace our values, contribute to our mission of delivering high quality wealth management service to help our communities grow, and play a role in advancing DEIR principles, we encourage you to apply. Join us in our journey to excel, innovate, simplify, and foster a diverse and inclusive work environment.

To apply, please submit your resume and cover letter to [HR@vantageone.net](mailto:HR@vantageone.net). We welcome applications from all interested; however, only those selected for an interview will be contacted.



## Job Description

<b>POSITION TITLE:</b>	<b>Member Services Representative</b>
<b>BUSINESS:</b>	<b>VantageOne Credit Union</b>
<b>UNIT/DEPARTMENT:</b>	<b>Member Services Department</b>
<b>LOCATION:</b>	<b>Bargaining Unit</b>
<b>REPORTS TO:</b>	<b>Branch Manager</b>

### PURPOSE OF POSITION

The purpose of the Member Services Representative is to meet, greet and serve our membership and foster partnership building through service excellence, service delivery and product knowledge.

### ROLES AND RESPONSIBILITIES

#### Member Service

- Interacts with members providing deposit services
- Recognizes member needs
- Answers questions and solves problems in response to members needs referring more complex situations to Member Services Manager
- Explains basic products; benefits and services
- Promotes and cross-sells credit union and subsidiary services
- Refers complex requests for information and assistance to appropriate staff/departments/branches/subsidiary
- Participates in member promotion and product campaigns
- Educates members on use of alternate/automated services
- Participates product and services promotions

#### Cash Transactions:

- Daily data entry using on-line systems and electronic equipment
- Prepares and processes deposits and withdrawals using central cash machine, cheque cashing, transfers between accounts, utility bill payments, drafts, money orders (CDN & US), processes hold funds and prepares outgoing wire transfers, credit card advances, calculation and sells foreign currency, provides MasterCard cash advances, sells travelers cheques (CDN & US) and sells/cashes CSBs
- Lists and balances outgoing cheques and balances all transactions and vouchers within established time frames
- Produce and print member cards
- Processes account closures following VantageOne policies and procedures
- Balance manual bill payment
- ATM balancing and processing and process night deposits
- Assists Manager with cash and deposit supply management
- Assists Manager with recycler set up, loading and balancing as required
- Adheres to branch cash limits as outlined in VantageOne's policy and procedure manual
- Maintains joint custody of combinations
- Assists Manager with the treasury process and gl transactions for end of day balancing

#### Non-cash Transactions:

- Accesses cheque imaging for member information and verification

- Assists members with lost or stolen cards (ATM or MasterCard).
- Performs change of address.
- Orders/prints cheques
- Opens new demand accounts.
- Adds or changes package status.
- Sets up or adjusts auto transactions.
- Sets up stop payments.
- Sets up Member link Access code and bill payment vendors for member link.
- Answers member questions on statement items.
- Responds to members ATM card or other banking problems and inquiries
- Sets up new and deals with accessing or closing out safety deposit boxes.
- Prints in-house bank statements
- Refers member's banking concerns to Account Manager or Manager.
- Completes related documentation for new account opening forwards to Account Manager for follow up
- Takes member information for loan applications and forwards to Account Manager for processing and completion; does credit checks for qualification purposes according to VantageOne policy.
- Follows Privacy Act and Anti Money Laundering Legislation
- Assists in Branch Opening and Closing Procedures

**Investment Transactions:**

- Opens new term deposits for members
- Transfers funds from demand accounts into a current RRSP contract
- Sets up auto transfers to RRSP
- Processes RRSP redemptions
- Opens new contracts and processes term investment if applicable
- Completes term investment forms and mails to the member as confirmation of investment transaction

**Administration:**

- Tracks sales efforts as directed
- Mails out or completes MasterCard application forms to members who inquire.
- Assists in the processing of daily mail
- Sorts, balances and films manual utility bill payments
- Films and couriers outbound cheques
- Assists Account Managers with Estate Accounts

**Team**

- 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 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, services and 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**

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

**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 workday. 40 Wpm Keyboarding Skill.

**NATURE OF SUPERVISION**

<b>Immediate Supervisor</b>	Branch Manager
<b>Supervisor Responsibility Level</b>	No Supervision
<b>Positions Supervised</b>	None

**Learn More About**

*Life* & the *Application*  
At VantageOne Process