



Job Description

Position: Member Services Representative (MSR)

Location: Demopolis, AL

Immediate Supervisor: CEO/ Manager

Job Summary:

The Member Services Representative is responsible for providing a variety of member service functions for members via telephone, in person, or by mail. The Member Services Representative is responsible for having knowledge of all member service functions within the Credit Union. The Member Services Representative will be expected to perform a broad variety of routine member transactions including deposits, withdrawals, cash advances, loan payments, transfers, check cashing, and opening or closing accounts with a high degree of accuracy; actively cross-sell products and services of the Credit Union; and maintain accurate transactional records all while providing exceptional service to all members. The ideal candidate will be friendly and outgoing with outstanding communication skills, the ability to multi-task, and a passion for helping others!

Essential Duties and Responsibilities:

- Greet and welcome members to the credit union in a courteous, professional and timely manner, providing prompt, accurate, and efficient service
- Maintain an up-to-date comprehensive knowledge on all credit union products and services.
- Maintain an up-to-date and comprehensive knowledge on all related policies and procedures, rules, and regulations for the teller related transactions/activities
- Process deposits, withdrawals, and payments for member accounts
- Open and close member accounts
- Assist members with loan applications
- Assist members with basic debit card needs
- Assist members with online/mobile banking questions/issues
- Examine checks for endorsements and verify other information such as dates, financial institution names, identification of the person receiving payment and the legality of the document
- Provide members with account status, including current balances and loan pay-offs
- Promote, explain and cross-sell all products and services offered by the credit union
- Receive payments and ensure the payments match balances due.
- Respond to members' requests, problems and complaints, and/or direct them to the proper person for specific information and assistance
- Provide routine information on credit union services and policies including eligibility for membership, types of credit union accounts, current dividend rates, locations, office hours, and telephone numbers
- Count currency, coins and checks received, by hand or using currency-counting machines
- Balance cash drawer at the end of the shift and compare totaled amounts to computer-generated proof sheet. Research discrepancies. Report any discrepancies to the supervisor as necessary.
- Process depository bags and record proper information according to credit union procedures
- Issue personal money orders and cashier's checks
- Identify reportable transactions and activities under the Bank Secrecy Act (BSA), its implementing regulations, and DFCU's Anti-Money Laundering program. Comply with requirements under DFCU's Member (Customer) Identification Program (CIP), FinCEN 314a procedures, and OFAC regulations and sanction programs

- Perform all duties in accordance with the credit union's service standards, operation policies and procedures, and in compliance with applicable state and federal laws and regulations

Qualifications:

- High school diploma or equivalent
- Professional, well developed interpersonal skills necessary for assisting credit union members and projecting a positive image as a representative of the credit union
- Experience in the teller and/or member service area of a credit union or financial institution is preferred as well as previous customer service and cash handling experience
- Effective oral communication skills to converse with members in person and over the telephone in a pleasant, friendly and courteous manner.
- Attention to detail and good organizational skills are a must
- Ability to perform duties and make decisions under, at times, stressful situations
- Basic computer skills are required
- Strong math skills – Ability to add, subtract, multiple, or divide quickly and accurately.
- Core Values that include: Integrity, Honesty and Confidentiality

Physical and Mental Demands:

While performing the duties of this job, the employee is frequently required to use a keyboard to enter text or data into a computer or other machine. Specific hearing abilities required by this job include the ability to hear, interpret and understand speech and/or other sounds to assist credit union members. Specific vision abilities required by this job include the ability to see details at close range most often from a computer screen. This position requires manual dexterity, occasionally lift and/or move up to 25 lbs., bending, stooping and standing for extended periods of time. The mental and physical requirements described here are representative of those that must be met by an individual to successfully perform the essential functions of this position.

Working Environment:

Work is performed in an indoor office environment. This position uses standard office equipment, such as but not limited to, computers, check scanner, coin counter, TCR – Teller Cash Recycler, telephones, photocopiers, filing cabinets and fax machines. The noise level in the work environment is moderate. The work characteristics described here are representative of those in which an individual encounters while performing the essential functions of this position.

Position Type/Expected Hours of Work: Full time (Approx. 40 hours/week) or Part Time (Approx. 20-25 hours/week) Schedule consist of working a variety of Demopolis Federal Credit Union's hours.

***Disclaimer:** The above information on this job description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this job. Demopolis Federal Credit Union retains the discretion to add duties or change the duties of this position at any time.

Equal Opportunity Employer: *If you are qualified for this position and would like to apply, download an application using this link: https://demopolisfcu.com/wp-content/uploads/2025/07/DFCU-Employment-Application_Fillable.pdf Completed application and resume can be submitted to:*

Human Resources
Demopolis Federal Credit Union
Email: humanresources@demopolisfcu.com