



Role Profile

Financial Services Representative I

Reports to: VP, Retail Services

Salary Pay Band: 8

Revised: September 2022

Position Overview

The Summerland Credit Union (SCU) Financial Service Representative I (FSRI) plays an essential role in on the branch team and is dedicated to assisting and advising members with their financial needs as well as providing front line assistance to members through service excellence. The successful applicant has a positive and adaptable approach with strong attention to detail and builds effective relationships both within the organization and externally with member interactions while understanding the importance of placing the right products and services in the hands of our members or referring them to fellow experts.

The FSRI strives for excellence in not only playing a vital role in front line member interactions to maintain positive member relationships, but also growing member relationships and making sound decisions and recommendations to support the growth, member retention, and profitability of SCU while enhancing our brand throughout the region as a respected leader of financial solutions.

Key Responsibilities

Service Leadership

Creating value; growing member relationships; learning and development

- Foster member relationships through service excellence and product knowledge of Summerland Credit Union.
- Positively greet members & visitors; discover needs and identify sales opportunities
- Develops member relationships, promotes, and completes the sale of a range of deposit products by identifying and pursuing opportunities within existing portfolio through referrals
- Provide individualized financial counseling and information to members on loan services, electronic services, credit cards, deposit and services products offered, including evaluating loan requirements, and making recommendations to lending staff, while providing appropriate documentation preparation and processing
- Proactively contact members periodically to identify present and future needs for additional opportunities
- Keep apprised of changing rules and regulations pertaining to relevant legislation requirements, as well as keeping a current knowledge of all SCU lending, and deposit products and services
- Performs and processes member and administrative tasks as required, as well as provide relief for the Service Coordinator
- Monitor and deliver exceptional performance with agreed upon goals.

Member & Community Experience

Building member loyalty; staying informed; building community connections

- Build member loyalty and trust by exercising sound judgement and thoughtful consideration in delivering exceptional member experience
- Understand and demonstrate commitment to our enterprise-wide Vision, Mission, and Values
- Cultivate new opportunities and enhance long term relationships that contributes to a positive member experience while building future opportunities
- Demonstrate functional knowledge of all products and services and use active listening skills when interacting with members to identify financial needs, goals, and objectives
- Maintain a professional appearance, organized workspace, and exemplify our member service guidelines
- Enhance own profile and professional image in the community by participating in community events, associations and/or partnerships
- Effectively and efficiently complete various member servicing activities and administrative duties.

Employee Experience

Engagement; teamwork; leadership; learning; commitment; accountability

- Share knowledge and skills to train and support the development of others through on-the-job training to encourage teamwork
- Maintain a positive, responsive, and respectful relationship with peers
- Maintain and expand technical knowledge of financial products, systems, and services
- Gain support of peers and encourage collaboration to accomplish common goals.

Risk Management

Member confidence; risk/loss mitigation

- Ensure all documentation is prepared and/or executed in accordance with established policies, procedures, and relevant legislation
- Demonstrate a high level of risk management knowledge and ensure adherence to all legislative and regulatory requirements
- Maintain up to date and complete Member files with documentation in hardcopy and/or electronic form as required.
- Electronic files are maintained utilizing approved software
- Display confidence and exercise sound judgement in decision making
- Take necessary action on issues or concerns arising from reviews and audits

Skills & Attributes

- Passion for delivering exceptional member/client service and dedicated to building strong relationships and connections in the community
- Committed to personal growth and development. Responsible for ensuring skills and knowledge are up to date to meet industry and position requirements
- Grows member relationships by actively listening and asking open ended questions to add value beyond members' immediate requests
- Ability to quickly adapt to changing priorities and a willingness to tackle new challenges
- Gains the confidence and trust of others through honesty, integrity, and thoughtful, clear, and open communication
- Demonstrates a good knowledge of all SCU products and services

- Demonstrates a good knowledge of computer skills, including MS Windows and Office program environments, as well as the banking system and imaging software
- Demonstrates strong interpersonal skills and the ability to communicate effectively both verbally and in writing
- Demonstrates strong attention to detail and accuracy in completing work and providing information
- Takes a proactive and respectful approach in addressing problems, issues, or conflict with a positive view to reaching new and better solutions

Experience & Education

- Minimum one (1) year experience in financial, retail or hospitality industry
- Secondary school diploma
- Maintain proficiency with developing systems, applications, and productivity programs
- Combined experience and post-secondary education in the areas that are directly related to industry will be considered

Reviewed and Acknowledged

Employee Signature: _____ **Date:** _____