

Role Profile

Contact Centre / Financial Services Representative

Reports to: VP-Retail Services

Salary Pay Band: 9

Last Reviewed: May 2020
Revised: June 2022

Position Overview

Summerland Credit Union (SCU) Contact Centre / Financial Service Representative (CC FSR) plays an essential front-line role on the branch team and is dedicated to assisting and advising members with their financial needs. They understand the importance of placing the right products and services in the hands of our members or referring them to fellow experts. Building trust and loyalty with each member interaction, the CC FSR gains a deeper understanding of the member needs to deliver financial solutions that will enhance their financial well-being.

A key function of this role is to utilize networking, make sound decisions, recommendations, and / or referrals to support growth, retention, and profitability. The CC FSR strives for an exceptional level of service and plays a vital role in front line member interaction to maintain positive member relationships while enhancing the brand of SCU throughout the region as a respected leader of financial solutions.

Key Responsibilities

Sales & Service Promotion

Creating value; growing member relationships; learning and development

- Develop member relationships, as well as promote and complete the sale of a range of deposit products by identifying and pursuing opportunities within existing member 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
- Respond to members' enquiries positively by providing information on the features of each product and service; resolve routine member problems and concerns with all credit union products & services or refer members to another team member for lending.
- 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, deposit products and services.
- Provide support for other departments or positions as required

Member Experience & Community Involvement

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
- Gain a deep understanding and demonstrate commitment to living our 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 and organized workspace; with each member interaction provide a welcoming environment by using their name and addressing needs/concerns in a professional manner
- 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

- Promote teamwork and cooperation as a peer leader; act as a mentor and role model to share knowledge and skills to assist and support talent development
- Maintain and expand technical knowledge of financial products, systems, and services
- Maintain a positive, responsive, and respectful relationship with peers
- Recognize and celebrate team successes; encourage teamwork and collaboration
- Support staff and encourage collaboration to accomplish common goals.

Risk Management

Member confidence; risk/loss mitigation

- Ensure all documentation pertaining to accounts, products and services is prepared and/or executed in accordance with established policies, procedures, and relevant legislation
- Adhere to all policies and procedures to mitigate risk of loss to SCU
- 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
- Display confidence and exercise sound judgement in decision making

Skills & Attributes

- Passion for delivering exceptional member/client service and dedicated to building strong relationships and connections in the community
- Committed to professional 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
- Instills confidence and trust of others through thoughtful, clear, and open communication
- Exceptional interpersonal skills with the ability to communicate effectively both verbally and in writing

- Ability to quickly adapt to changing priorities and a willingness to tackle new challenges
- Displays awareness of the financial services industry and understands the components for organizational success
- Takes a proactive and respectful approach in addressing problems, issues, or conflict with a positive view to reaching new and better solutions
- Gains the confidence and trust of others through honesty and integrity
- Demonstrates strong attention to detail and accuracy in completing work and providing information
- Demonstrates a good knowledge of computer skills, including MS Windows and Office program environments, as well as the banking system.

Experience & Education

- Minimum three (3) years' experience financial, retail or hospitality industry
- Secondary school diploma
- Minimum one-year post-secondary formal education, or equivalent
- Completion of CUIC Fundamentals of Personal Financial Planning course
- 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:** _____