



Job description:

This position will be a combination of Member Service and Collections.

Member Service Summary:

The Member Service Representative (MSR) serves as the face of the credit union, providing exceptional service to members by processing transactions, answering inquiries, and promoting financial products and services. This role requires a high level of professionalism, attention to detail, and a commitment to delivering a positive member experience.

Key Responsibilities:

- Greet and assist members in a courteous, professional, and timely manner.
- Process routine financial transactions including deposits, withdrawals, loan payments, transfers, and check cashing.
- Balance cash drawer daily and maintain accurate transaction records.
- Educate members on credit union products and services to meet their financial needs.
- Open and close member accounts, update account information, and assist with account maintenance.
- Resolve member issues.
- Maintain compliance with credit union policies, procedures, and regulatory requirements.
- Promote a culture of teamwork, integrity, and service excellence.

Collections Job Summary:

The Collections Department is responsible for managing delinquent accounts and working with members to resolve outstanding debts in a professional and empathetic manner. This role ensures compliance with TCCU's policies and regulatory requirements while maintaining positive member relationships. The specialist will use various communication methods to contact members, negotiate payment arrangements, and recommend appropriate actions for account resolution.

Key Responsibilities:

- **Account Monitoring & Follow-Up**

Review and monitor delinquent loan and credit card accounts.

Initiate contact with members via phone, email, and mail to discuss past-due balances.

- **Member Communication & Support**

Provide courteous and professional service while discussing financial obligations.

Educate members on payment options and assist in setting up repayment plans.

- **Negotiation & Resolution**

Negotiate payment arrangements that are mutually beneficial and in line with TCCU's policies.

Recommend extensions, modifications, or settlements when appropriate.

- **Documentation & Reporting**

Maintain accurate records of all collection activities and member interactions.

- **Compliance & Legal Coordination**

Coordinate with legal counsel or third-party agencies for escalated accounts.

- **Collaboration**

Work closely with lending, member services, and accounting departments to resolve account issues.

Participate in team meetings and contribute to process improvement initiatives.

- **Technology Use**

Utilize collection software and member databases to track and manage accounts.

Stay current with system updates and best practices in collections technology.

Qualifications:

- High school diploma or GED preferred.
- Previous cash handling or customer service experience.
- Strong interpersonal and communication skills.
- Ability to work accurately with attention to detail in a fast-paced environment.
- Proficient in basic computer applications and office equipment.

Physical Requirements:

- Ability to stand for extended periods.
- Ability to lift up to 25 pounds (e.g., coin bags, cash drawers).

Work Schedule:

- Monday thru Friday and some Saturdays

Benefits:

- Competitive salary and performance incentives
- Health, dental, and vision insurance
- 401(k) with employer match
- Paid time off and holidays

Job Types: Full-time, Part-time

Benefits:

- Paid time off

Work Location: In person