

JOB DESCRIPTION

Position: Account Representative
Reports to: Assistant Manager

Group: 3

Primary Responsibility / Basic Purpose:

Under limited supervision, the Account Representative is responsible to build and maintain member relationships by providing a full range of products and services to meet identified member needs. Coastal Community strives "to be the leaders in building relationships that improve financial health, enrich people's lives and build healthier communities". It is the responsibility of the Account Representative to carry the vision statement forward in order to build, maintain and expand the member's relationship with Coastal Community while ensuring the interests of the organization are met. This position provides a high quality experience with all member interactions while following Coastal Community policies and procedures.

Representative Duties:

1. Accountable for the achievement of goals through effective sales and service initiatives.
2. Use of Coastal Connections interviewing skills to uncover and match member needs with the appropriate Coastal Community products and/or services.
3. Proactively identify and complete quality referrals within all Coastal Community business lines.
4. Performs all MSR 2 duties including but not limited to opening new memberships, selling registered and non-registered products and cross-selling all card products.
5. Authorize transactions and provide overrides to other employees within limits and assigned authority.
6. Resolves member concerns/issues and refers to the Branch Manager or Assistant Manager for issues above their level of authority.
7. Provides quality service to all members with a variety of transactions inclusive of investments and registered products, personal lending products including creditor insurance.
8. Performs other related duties as assigned.

Required Qualifications:

- Minimum of three years' financial service experience or an equivalent combination of education and experience.
- Successful completion of the MSR II course and exam.
- Successful completion of CUIC 210.
- Successful completion of CUIC 240.
- Actively pursuing the CUIC Fellowship Designation and/or other related education.
- Solid working knowledge of lending and deposit policies, practices, procedures and branch operations.
- Successful completion of Coastal Community's in-house sales program, Coastal connections (Building Member Connections).
- Solid working knowledge of Credit Union operations, principles, and values.
- Solid understanding of the competitive environment in the financial marketplace, and local communities within the region.

- Proven track record of achieving superior sales results.
- Demonstrated positive leadership skills along with ongoing leadership development activities.
- High level of dependability, while taking personal accountability for the accuracy, quality and timeliness of work.
- Excellent written and verbal communication skills.

Required Abilities:

- Proficient with the Windows suite of programs.
- Ability to utilize sound judgement in developing recommendations.
- Demonstrated ability to build member relationships resulting in expanded share of wallet.
- Demonstrated ability to identify and tag referral opportunities for successful sales results.
- Ability to multitask while providing quality service.

Skills to Benefit this Position Include:

- Member Service Skills
- Time Management Skills
- Interpersonal Skills
- Problem Solving Skills

CONFIDENTIAL DRAFT