

California Job Order Bulletin Board Print Document

Job Order: **19754316**

Print Date: **8/19/2024 4:44:32 PM**

Job Title: **Personal Banker II - \$25hr**

Type of Job: **Regular**

Job Time Type: **Full Time (30 Hours or More)**

Job Description:

As a Member Financial Specialist, you'll help UNIFY's credit union members safeguard their assets!

At UNIFY, you matter and are supported, because your success is integral in the overall success of the team and experience of our members.

Our members are the priority. As a Credit Union we are not driven by profit margins and stock prices (like other financial institutions...).

We are all about making sure that our members get the knowledge and assistance they need. The Member Financial Specialists work directly with members to do just that!

Daily, you will

- **Listen to understand members' needs.**
- **Resolve member issues regarding their existing financial products (checking, savings, credit cards, loans, etc.).**
- **Provide solutions based on training and available resources.**
- **Build upon concepts and become a trusted expert.**
- **Have passion to help and compassion to understand.**
- **Work in various platforms within the branch.**

What you will get from us:

- **Competitive pay: Base wage starts at \$25 per hour.**
- **A clearly defined career path with promotion opportunities based on your performance.**
- **Three weeks of job-preparedness training**
- **A leadership team committed to motivation and a positive environment.**
- **A culture of inclusivity, belonging and fairness**
- **Health benefits, PTO, tuition reimbursement, 401K, and health and wellness incentives**
- **Bilingual and weekend hourly pay differential, where applicable.**

What we need from you:

- **Passion for helping people and an empathetic ear to our member's needs.**
- **Thirst for knowledge and desire to grow.**
- **Ability to build relationships with credit union members and teammates.**
- **Willingness to make outbound follow-up calls to credit union members.**
- **Ability to change in daily tasks, procedures, and workspace.**
- **High school diploma or equivalent**
- **Computer experience, including ability to type documentation while listening and engaging.**

Overview:

UNIFY Financial Credit Union is one of the nation's largest 100 credit unions with a reputation for being financially sound and growth-oriented. We're expanding rapidly to meet the needs of a growing member base. At UNIFY, our team members work together to strive toward a common goal, "providing superior service to our members." In doing so, we promote a culture where your ideas matter, your growth matters, and you matter. We encourage all team members to challenge and encourage themselves and their teammates to work smarter and to be more successful

Summary:

The Member Financial Specialist is a key branch team member that will perform both service and sales activities.

MFS's will identify opportunities and take actions to expand our memberships, shares and consumer loan growth, through outbound calling, profiling members and generating internal referrals. MFS's will also enhance existing relationships with credit union members in the branch by identifying financial needs and recommending convenient, efficient, and thoughtful financial solutions. This role will assist our members with all products, including Consumer and Real Estate loans, general inquiries, recommending self-service technologies, and processing standard credit union transactions such as deposits and check cashing as needed.

Successful candidates should have a working knowledge of sales and member service practices and procedures in a financial institution.

Essential Duties & Responsibilities:

- **Responds to new and existing member inquiries, facilitates opening of accounts and recommends related Credit Union products and services based on a financial needs analysis.**
- **Manage assigned member base and proactively uncover additional financial needs through referrals and outbound tele-consulting.**
- **Proactively seeks, develops and maintains new business through outbound calling, internal referrals, interviews with new and existing members, and service calls to prospective employer groups; resulting in membership growth, shares, consumer loans.**
- **Performs functions related to Consumer loans, including accepting loan applications, application processing and funding, while following lending policies, procedures and guidelines.**
- **Performs functions related to Real Estate loans, including accepting loan applications, application processing and funding, while following real estate lending policies, procedures and guidelines.**
- **Records daily quality conversations with members and creates new member profiles. Inputs new membership accounts accurately and efficiently using established Credit Union policies and procedures. Maintains profiles to meet members' future needs by conducting financial needs analysis.**
- **Implements, supports, and monitors product campaigns at branches. Ensures Branch goals are met, anticipates obstacles, and strong strategy methods to optimize results.**
- **Assists in the development of best practices and sales strategies by participating in training calls, conference calls, and other in branch meetings. Communicates this information and educates team members to promote group learning and maximize sales.**
- **Develops and maintains relationships with our Investment, Insurance, and Mortgage business partners to maximize referral opportunities and achieve sales and service standards.**
- **May conduct informal sales presentations to new and existing Select Employer Groups and Co-op groups to generate business.**
- **Processes member transactions e.g. receiving and disbursing funds, posting deposits, loan payments, withdrawals, cash advances, and processing mail transactions efficiently and accurately.**

- **Assists members with complex issues, initiating research, working with others to resolve and keeping the member informed.**
- **Balances cash drawer, negotiable instruments, and daily work at the end of each workday, including encoding and proofing checks for item processing, according to Credit Union balancing requirements.**
- **Participates in the opening and closing of the branch and may oversee operations in the absence of the manager.**
- **Is an advocate and subject matter expert on digital banking options for members.**
- **Becomes a Notary Public to service member needs.**
- **Performs other duties, as assigned.**

Required Skills:

- **Knowledge of features and benefits of Credit Union products and services in order to solicit, explain, and discuss with members. This information may be acquired through on-the-job and formal training programs.**
- **Knowledge of sales training programs and ability to execute on these to fulfill members needs and train members of the sales team. Information relating to specific Credit Union programs may be acquired through on-the-job and formal training programs.**
- **Strong communication skills (written and orally) and effective interpersonal skills to coach and train co-workers and deliver superior service.**
- **Strong customer/member service skills.**
- **Ability to analyze member's financial needs and provide related information and/or data to demonstrate the benefits.**
- **Work under intensive and competing deadlines.**

Qualifications:

- **Requires a high school diploma or equivalent with a minimum of six months customer service, or sales experience, preferably within a financial institution.**
- **Requires effective verbal and written communication skills, sales skills and proficiency in Microsoft Word, Excel and Outlook applications.**
- **Requires lending certification or the willingness and aptitude to gain certification within three months of hire**
- **Requires Notary Certification or the willingness and aptitude to gain certification within three months of hire**

See the UNIFY Difference!

At UNIFY, we believe that each team member is a valued contributor. Through a teamwork approach, we strive to provide a positive and rewarding workplace that helps our team succeed. UNIFY provides a work environment which promotes learning, growth, and the opportunity for team members to challenge themselves.

Competitive Compensation and Excellent Benefits Package* Includes:

Medical (PPO/HMO), Prescription, Dental (PPO/DMO), Vision, Life, and Short- and Long-Term Disability Insurance

Dependent and Medical Care - Flexible Spending Accounts

Vacation, Sick, Personal and Holiday Pay

401(K) Plan with employer match

Education reimbursement for approved programs

UNIFY banking privileges for you and your family

***All programs subject to review and change**

UNIFY is proud to be a drug-free, EOE including disability/vets. For more information on UNIFY, visit us at www.unifyfcu.com

Minimum Age: **NA**

Hiring Requirements:

Education Level: **High School Diploma or Equivalent**

Requires a Drivers License: **No**

Pay Comments: **DOE (Depends on Experience)**

Benefits:

Job Application Methods Accepted: **Via Company Website (Address provided below)**

Employer requests only Veterans apply: **None Selected**

Company Website: **<https://www.unifyfcu.com/>**

Application Comments: **Candidates may apply on employer website via: https://unifyfcu.hrmdirect.com/employment/job-opening.php?req=3110701&req_loc=243151&&cust_sort1=-1&#job**

Employer Information:

Tustin

13229 Jamboree Road

Tustin, CA 92782

Contact: **Kaelin Adkins**

Phone: **(310) 422-6190 ext**