

Job Title:	Account Associate	Job Code:	TS101		
Grade:	016	FLSA Status:	N		
Department/Group:	N	Job Family:	Administrative		
Reports to:	Operations Manager	Supervisory Role:	No	Financial Role:	No

Job Summary

As a member of the St. Thomas Federal Credit Union team, the Account Associate supports the National Credit Union Administration's (NCUA) regulations and policies along with other Credit Union's policies and respectfully interacts with others in the organization and those doing business with the Credit Union. Represents the Credit Union with professionalism, ethics, integrity, and mutual respect towards colleagues and internal/external clients. Keeps current and proficient with necessary skills and knowledge, including computer skills. Self-identifies training needs relevant to work area and responsibilities. Demonstrates initiative, flexibility, openness to change, and accountability. Works within a team environment, providing support to and collaboration with colleagues.

When performing daily work, the Account Associate performs transactional duties to serve members by receiving or paying out funds with a high degree of accuracy. Maintains accurate transactional records. Provides cash receipt and payment services in accordance with Credit Union policies and procedures. Maintains a thorough knowledge of all Credit Union products and services. Presents and explains a basic number of Credit Union products and services to members or refers members to the appropriate sales staff. Requires an ability to communicate effectively with prospective and current members and to represent the Credit Union in a positive and professional manner.

Essential Functions

- Provides quality and exceptional service to members.
- Processes member requests, including deposits, withdrawals, loan payments, and other cash transactions.
- Maintains cash drawer and balances as required and researches and resolves balance discrepancies.
- Participates in the achievement of branch sales goals by seeking opportunities for cross-selling STTFCU products and services.
- Assist members with telephone inquiries
- Cross train in other members service functions.
- Performs other related duties as required.

Minimum Qualifications

High School diploma or equivalent. Six months Account Associate experience or equivalent cash handling, and/or customer service. Ability to interact with others in a positive manner both in person and by phone. Ability to work in a team environment and demonstrate communication and analytical skills. Ability to handle a variety of member requests including difficult member situations. Excellent written and verbal communication skills. Ability to accurately and efficiently enter data and update member financial records via computer. Ability and willingness to sell products and services. Additions or modifications of these requirements may be made as needed to maintain service levels to members. Knowledge of office equipment and other automated enhancements. Proficiency with Microsoft Office products and core operating software required within 30 days of employment.

Minimum Competencies

Quality/Compliance	Achieving a standard of excellence with the work processes and outcomes, adhering to STTFCU policies and all regulatory requirements.
Member Focus	Striving for high customer satisfaction.
Communication	Balancing listening and talking skills. Speaking and writing clearly and accurately. Being able to influencing others, and keeping others informed.
Collegiality	Being helpful, respectful, approachable, and team oriented, building strong working relationships and a positive work environment.
Initiative	Taking ownership of the work, doing what is needed without being asked, and following through.
Efficiency	Planning ahead, managing time well, being on time, being cost conscious, and thinking of innovative ways to accomplish the organization's objectives.
Coachability	Being receptive to feedback, willing to learn, and embracing continuous improvement.

Work Environment

Supervision	Work performed under close supervision with regular checking and review by supervisor; or duties are so routine that they require only simple, standard instruction without regular, on-site supervision.
Complexity of job	Work consists of routine tasks with little or no choice as to the procedures used in achieving results. Requires the use of some judgment in following routine instructions or procedures.
Working environment	Work is normally performed in a typical interior work environment which does not subject the employee to any hazardous or unpleasant elements.
Physical demand	Position requires light physical activity.
Customer interaction	Requires moderate interpersonal and communication skills to ensure that member requests or needs are met. Acknowledges and clarifies member inquiries, requests, or complaints to ensure that needs are identified, documented, and addressed.
Internal contacts	Some contact with others, including customers and employees outside of immediate work area. Purpose of contacts is to provide explanation or interpretation of information. May handle confidential information and some complex matters requiring thought and judgment.
Supervision of others	No responsibility for supervising others.

Related Career Path

Lateral and/or promotional moves outside of job family may start at current grade of 016.