


| JOB DESCRIPTION eff 02/01/2024 | | | | | | |
|---|---------------------------------|--------------------|--------------------------|-----------------|------------------------|----|
|  | Job Title: | Account Associate | Job Code: | 43-3071 | | |
| | Grade & FLSA Status: | 16 NE | Job Family: | Member Services | | |
| | 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 the 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 accurately receiving or paying out funds. Maintains accurate transactional records. Provides cash receipt and payment services per Credit Union policies and procedures. Maintains a thorough knowledge of all Credit Union products and services. Presents and explains many Credit Union products and services to members or refers members to the appropriate sales staff. Communicate effectively with prospective and current members and represent the Credit Union positively and professionally.

Purpose

Perform a wide range of transactional duties to serve members by receiving or paying out funds with high accuracy. Maintain accurate transactional records. Provide a variety of member savings, share draft/checking, and credit account transactions, as well as member services such as sales of money orders and official checks.

Essential Functions

- Provides quality and exceptional service to members.
- Process member requests, including deposits, withdrawals, loan payments, and other cash transactions.
- Maintains cash drawer and balances as required and researches and resolves discrepancies.
- Maintain an up-to-date comprehensive knowledge of all credit union products and services handled or promoted by tellers. Maintain an up-to-date and extensive knowledge of all related policies and procedures, rules, and regulations for the teller area, including robbery procedures.
- Promote, explain, and cross-sell other credit union services such as consumer debit cards, online banking, and money orders.
- Participates in achieving branch sales goals by seeking opportunities for cross-selling STFCU products and services.
- Count, check, and package coins and currency.
- Balance the cash drawer at the end of the shift and compare totaled amounts to the computer-generated proof sheet. Research and resolve discrepancies. Report any discrepancies to the supervisor as necessary.
- Ensure the teller station is properly stocked with forms, supplies, brochures, etc.
- Report malfunctions of teller computers and other equipment used at the teller station.
- Assist members with telephone inquiries.
- Cross-train in other members' service functions.
- Perform additional duties as assigned.

Minimum Qualifications

A high school diploma or equivalent. Six (6) months of Account Associate experience, equivalent cash handling, and customer service. Ability to interact with others positively 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 to maintain service levels to members, such as knowledge of office equipment and other automated enhancements. Proficiency with Microsoft Office products and core operating software is required within thirty (30) days of employment.

Minimum Competencies

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| 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 influence 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, 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

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| Supervision | Work is performed under close supervision with regular checking and review by a supervisor, or duties are so routine that they require only straightforward, standard instruction without regular, on-site supervision. |
| Complexity of job | Work consists of routine tasks with little or no choice regarding the procedures used to achieve results. Requires the use of some judgment in following routine instructions or procedures. |
| Working environment | Work is usually performed in a typical interior work environment which does not subject the employee to any hazardous or unpleasant elements. |
| Physical demand | The position requires light physical activity. |
| Member interaction | Requires moderate interpersonal and communication skills to meet member requests or needs. Acknowledges and clarifies member inquiries, requests, or complaints to identify, document, and address needs. |
| Internal contacts | Some contact with others, including members and employees outside the immediate work area. The purpose of contacts is to provide an 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

Based on performance and career planning process.