



Northeast Community Federal Credit Union

Job Title:	Member Specialist	Job Category:	Customer Service
Department/Group:	Branch Operations	Work Environment:	In-person (potential for hybrid in future)
Location:	Louise A. Perez Resource Center 3821 41 st Avenue Sacramento, CA 95824	Travel Required:	10%
Level/Salary Range:	\$48,000 - \$60,000 annually; benefits package including health, dental, and retirement; sick leave; paid time off	Position Type:	Full-time employee (FTE)
Point of Contact:	jenn@necfcu.org	Date Posted:	March 31, 2025
Will Train Applicant(s):	Yes	Posting Expires:	April 30, 2025
Internal Posting URL:	March 31, 2025		
Application Process:			
<p>FAX OR EMAIL:</p> <p>TO APPLY, EMAIL RESUME OR CV AND COVER LETTER (OPTIONAL) TO:</p> <p>JENN@NECFCU.ORG</p> <p>Applications will be accepted on a rolling basis.</p>			
<p>SUMMARY: UNDER LIMITED SUPERVISION, PERFORM A WIDE VARIETY OF ASSIGNED PLATFORM TASKS (E.G., NEW MEMBER REGISTRATIONS, INQUIRIES, LOAN PRODUCTS, LOAN APPLICATIONS, CROSS-SALE PROMOTION TO OBTAIN BRANCH OBJECTIVES AND OVERALL GOALS). OTHER RELATED DUTIES AS DEFINED.</p>			
Job Description			
<p><i>ESTABLISH NEW MEMBERSHIPS INCLUDING ALL TYPES OF DEPOSIT ACCOUNTS AND LOANS OFFERED BY THE CREDIT UNION.</i></p> <p><i>PROMOTE AND OPEN LOAN CROSS-SERVICE PRODUCTS AND SERVICES INCLUDING, BUT NOT LIMITED TO, DEBT PROTECTIONS, GAP, AUTO BUYING PROGRAM, AND INVESTMENT REFERRALS BASED ON MEMBERS' NEEDS.</i></p> <p><i>DEVELOP AND MAINTAIN RELATIONSHIPS WITH BUSINESS PARTNERS SUCH AS MORTGAGE LOAN OFFICERS, INVESTMENT SERVICES REPRESENTATIVES, AND CENTRALIZED LENDING. REFER MEMBERS TO BUSINESS PARTNERS WHEN APPROPRIATE FOR ADDITIONAL SERVICES.</i></p> <p><i>COMMUNICATE CREDIT DECISIONS TO APPLICANTS AND, IF NECESSARY, OBTAIN ADDITIONAL LOAN INFORMATION AND DOCUMENTATION; PREPARE LOANS FOR APPROVAL AND FUNDING; SIGN LOAN DOCUMENTS AND BOOK LOAN TO EXISTING ACCOUNT.</i></p>			



Northeast Community Federal Credit Union

WORK EFFICIENTLY WITH TEAM MEMBERS TO REACH BRANCH GOALS AND MAINTAIN BRANCH PROFITABILITY.

PERFORM ALL TELLER FUNCTIONS AS NEEDED, INCLUDING: ASSISTING MEMBERS WITH ACCOUNT UPDATES, DEPOSITS, WITHDRAWALS, PAYMENTS, SALE OF NEGOTIABLE INSTRUMENTS; VERIFYING AUTHENTICITY OF ALL NEGOTIABLE ITEMS; PLACING UNCOLLECTED FUNDS HOLDS ON CHECKS PER POLICY; VERIFYING AND DOCUMENTING MEMBER IDENTITY; BALANCING CURRENCY, COIN, AND CHECKS IN CASH DRAWER AT END OF SHIFT; REVIEWING OUT-OF-BALANCE CONDITIONS AT DAILY CLOSING AND RECONCILING TELLER CASH DRAWER AS REQUIRED.

PERFORM ADDITIONAL TASKS TO ASSIST BRANCH LEADERSHIP AS NECESSARY, TO INCLUDE, BUT NOT LIMITED TO BALANCING FUNCTIONS, VAULT RESPONSIBILITIES, MAINTAINING CASH LIMITS FOR TELLER LINE, AUDITING ASSISTANCE, SCHEDULING, SPECIAL PROJECTS, OVERALL BRANCH SECURITY AND RELATED TRAINING, AND ASSISTING IN ACCOUNT MAINTENANCE.

EXERCISE SOUND, INDEPENDENT JUDGMENT WHEN PRIORITIES SHOULD SHIFT FROM PROVIDING COVERAGE ON THE TELLER LINE AND/OR ON THE PLATFORM DUE TO BUSINESS NEEDS.

INITIATE REFERRALS, AND CONSTANTLY PROSPECTS FOR NEW REFERRAL RELATIONSHIPS AND NEW MEMBERS. HELP TO TRAIN NEW EMPLOYEES ON PROPER PROCEDURES AND ASSIST WITH QUESTIONS.

PROVIDE LEADERSHIP AND DIRECTION TO STAFF IN THE EVENT BRANCH LEADERSHIP IS NOT AVAILABLE.

MAINTAIN THOROUGH AND UP-TO-DATE KNOWLEDGE OF PRODUCTS AND SERVICES TO CONSISTENTLY PROVIDE A CONSULTATIVE ENVIRONMENT.

MAKE PRODUCT AND SERVICE RECOMMENDATIONS TO MEMBERS BASED ON PROFILE AND NEEDS ANALYSIS WITH SPECIAL EMPHASIS ON PROVIDING MEMBERS WITH PERSONAL FINANCIAL COUNSELING AND LENDING SERVICES.

MAINTAIN ONGOING RELATIONSHIPS WITH MEMBERS INCLUDING TIMELY FOLLOW-UP CALLS AND CORRESPONDENCE.

PROMOTE NEW PROGRAMS AND DISTRIBUTE LITERATURE TO INTERESTED MEMBERS.

FOLLOW CREDIT UNION POLICIES AND PROCEDURES TO MINIMIZE RISK OF FINANCIAL LOSS TO THE CREDIT UNION.

PERFORM WIDE RANGE OF SERVICES INCLUDING, BUT NOT LIMITED TO, ACCOUNT SERVICING/MAINTENANCE (ACCOUNT RECONCILIATION, ADDRESS CHANGE, STOP PAYMENTS, ACCOUNT CLOSINGS, FRAUD CLAIMS, CHECK ORDERING, TEMPORARY CHECK ISSUANCE, ATM MAINTENANCE/ISSUANCE), AND PROBLEM RESOLUTION.

EXERCISE AWARENESS IN REGARD TO SUSPICIOUS ACTIVITY, MONEY LAUNDERING OR FRAUDULENT BEHAVIOR AS IT RELATES TO CASH TRANSACTIONS AND OVERALL TRANSACTION ACTIVITY AND DOCUMENTS ANY SUCH BEHAVIOR SO SUSPICIOUS ACTIVITY REPORT (SAR) FILINGS CAN BE CONSIDERED.

ENSURE COMPLIANCE WITH ALL SAFETY, SECURITY, AND COMPLIANCE PROGRAMS INCLUDING BUT NOT LIMITED TO BANK SECRECY ACT (BSA), ANTI-MONEY LAUNDERING (AML), OFFICE OF FOREIGN ASSETS CONTROL (OFAC), AND BRANCH SECURITY AND SAFETY.

PERFORM ALL OTHER RELATED DUTIES AS ASSIGNED.

SUPERVISORY RESPONSIBILITIES: THIS JOB HAS NO SUPERVISORY RESPONSIBILITIES.

To perform the job successfully, an individual should demonstrate the following competencies:



Northeast Community Federal Credit Union

- *Analytical - Synthesizes complex or diverse information.*
- *Problem Solving - Identifies and resolves problems in a timely manner; gathers and analyzes information.*
- *Technical Skills - Strives to continuously build knowledge and skills; shares expertise with others.*
- *Member Service - Manages difficult or emotional member situations; responds promptly to member needs; solicits member feedback to improve service; responds to requests for service and assistance; meets commitments.*
- *Interpersonal Skills - Maintains confidentiality.*
- *Oral Communication - Speaks clearly; listens and gets clarification; responds well to questions; participates in meetings.*
- *Written Communication - Writes clearly and informatively; edits work for spelling and grammar; able to read and interpret written information.*
- *Teamwork - Balances team and individual responsibilities; exhibits objectivity and openness to others' views; gives and welcomes feedback; contributes to building a positive team spirit; puts success of team above own interests.*
- *Diversity - Shows respect and sensitivity for cultural differences.*
- *Ethics - Treats people with respect; keeps commitments; works ethically and with integrity.*
- *Organizational Support - Follows policies and procedures; completes tasks correctly and on time; supports organization's goals and values.*
- *Planning/Organizing - Prioritizes and plans work activities; uses time efficiently.*
- *Professionalism - Approaches others in a tactful manner; reacts well under pressure; treats others with respect and consideration regardless of their status or position; accepts responsibility for own actions.*
- *Quality - Demonstrates accuracy and thoroughness; looks for ways to improve and promote quality; monitors own work to ensure quality.*
- *Quantity - Meets productivity standards; completes work in timely manner; strives to increase productivity.*
- *Safety and Security - Observes safety and security procedures; reports potentially unsafe conditions; uses equipment and materials properly.*
- *Adaptability - Adapts to changes in the work environment; able to deal with frequent change, delays, or unexpected events.*
- *Attendance/Punctuality - Is consistently at work and on time; ensures work responsibilities are covered when absent; arrives at meetings and appointments on time.*
- *Dependability - Follows instructions, responds to management direction; completes tasks on time or notifies appropriate person with an alternate plan.*
- *Initiative - Asks for and offers help when needed.*
- *Innovation - Displays original thinking and creativity.*

Minimum Qualifications: To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skills, and/or abilities required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience: High school diploma or general education degree (GED); two-year college or technical school preferred or working toward a degree and experience. Minimum three years' experience conducting monetary transactions, performing new accounts and loan activities, including being responsible for sales goals in a Credit Union or similar financial institution preferred; or



Northeast Community Federal Credit Union

equivalent combination of education, experience, and/or training. Supervisory or leadership experience is desirable.

Language Skills: English proficiency is required; preference for Spanish speakers. Additional languages preferred. Ability to write routine reports and correspondences; ability to effectively present information to management, employees, or other groups.

Technical Skills: Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals. Ability to compute rates, ratios, and percentages and to draw and interpret graphs. Ability to read, analyze, and interpret financial reports is desirable.

Reasoning Ability: Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form. Ability to deal with problems involving several concrete variables in standardized situations.

Computer Skills: To perform this job successfully, an individual should have knowledge of spreadsheet software and Word processing software.

Physical Demands: The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

This position requires prolonged periods of sitting and the use of a computer for typing to include repetitive hand and wrist movements and visual attention to a computer screen. The employee may occasionally be required to stand, walk, stoop, kneel, or crouch. The employee should be able to lift light office supplies up to 10 pounds.

Work Environment: The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

This is a full-time, in-person position (potential for hybrid in the future) where you will be working in our Sacramento, California office. The noise level in the work environment is usually quiet.

The incumbent shall work well under pressure and be able to meet multiple and sometimes competing deadlines. The incumbent shall always demonstrate cooperative, courteous, and professional behavior with colleagues, supervisors, members, and vendors.

NOTE: The statements herein are intended to describe the general nature and level of work being performed by employees and are not to be construed as an exhaustive list of responsibilities, duties, and skills required of personnel classified as such. Furthermore, they do not establish a contract for employment and are subject to change at the discretion of the credit union.