



At Pioneer Valley Credit Union, we create an environment where open communication and mutual respect are valued. As we continue to advance in introducing new technologies to our members to satisfy their financial needs and offer the modern conveniences for today's discerning consumer; we continue to embrace the warm interaction for which credit unions are founded. Our employees are committed to a strong set of values and member service philosophy, dating back to the opening of our doors in 1923.

Our competitive and generous benefits include paid vacation and sick leave, medical, vision and dental benefits, short-term and long-term disability coverage, company paid life insurance, 401K with match, paid holidays and a family-friendly environment. Our total compensation and total benefits are highly competitive within the industry.

We strive to add value to our member's lives by providing them with fast, easy and convenient service. *The Credit Union Philosophy of "People Helping People" is and will always be our main priority.*

Financial Service Representative

Job Status: Part Time and Full Time Hourly-Non-Exempt

The primary function of the **Financial Service Representative** is to assist members and potential members with their financial needs, performs account transactions, open new accounts, resolve member related issues, provide assistance and information regarding products and services, identify cross-sell opportunities through member profiling and education, and originate loan applications.

Financial Service Representative responsibilities include but are not limited to:

- Perform teller a multitude of transactions, such as deposits, withdrawals, loan payments, check cashing, check orders; maintain inventory and cash drawer as assigned.
- Opens new accounts and subsequent shares, checking, share certificates, business accounts, fiduciary accounts, IRA, CESA accounts and other accounts. Perform IRA/CESA contributions and distributions and explains these products with aptitude.
Follows CIP requirements, completes CTR form and ensuring all related forms and documents are completed and archived in a timely and accurate manner.
- Identify cross-sell opportunities and consult with members on appropriate products and services through interviews and profiling. Interview loan applicants, reviews the financial needs of the member and completes loan applications.
- Answer member inquiries, resolve member concerns, educates members about products and services; completes and processes member forms i.e. debit card travel forms, fraud and dispute forms. Produces instant issue debit cards.
Maintains accurate balancing record of cash drawer and cash recycler as assigned. Maintain an accurate and up to date knowledge of products and services.
- Performs other job related duties as assigned

Knowledge, Skills, and Abilities for the **Financial Service Representative** include, but are not limited to:

- Completed IRA and CESA training
- Completed training and has a passing grade on POA, conservator accounts, trust accounts, minor accounts, UTMA, fiduciary accounts and business accounts.
- Completed loan product training
- Professional, well-developed interpersonal and communication skills are essential for projecting a positive image of PVFCU with management, employees, members, sponsors, vendors, visitors, etc.
- Work requires thorough knowledge of all Credit Union products and services, basic knowledge on Certificates of Deposit (CD) as well as Individual Retirement Accounts (IRA) and knowledge of external rules and regulations including Bank Secrecy Act Laws and various banking regulations
- A high school education or GED
- Strong computer skills with proficiency in MS Office Word and Excel are required.
- Six months to two years of similar or related experience and/or completion of the PVFCU Financial Services Representative training program
- Position requires the ability to read and understand oral and written instructions. Requires the ability to effectively communicate with members or employees and to solve day-to-day problems involving several variables in standard situations.
- Intermediate mathematical skill required (adding, subtracting, multiplying, dividing, percentages, interest) are required.
- Position requires the ability to work on a keyboard, sit or stand for prolonged periods of time, and communicate orally and in writing with members, management, vendors, etc.
- Position requires the ability to lift or move up to 20lbs
- Ability to wear a headset if position requires it.

Please send resumes to HumanResources@pvcu.org