



Job Description

Job Title: Member Experience Relationship Advisor	Work Location: Various Branches
Department: Branch Operations	Position Status: Full-time, Part-time, or Part-week
Direct Supervisor: Assistant Branch Manager / Branch Manager	FLSA Status: Non-Exempt

Company Expectations

In the performance of their respective responsibilities, all employees are expected to perform the following:

- Predictable and reliable attendance as required to successfully perform the duties of the position.
- Foster a positive and supportive work environment conducive to the credit union’s culture initiatives by adhering to Mainstreet Credit Union’s service standards and values.
- Ability to perform job expectations in an accurate and efficient manner.
- Complete required new hire, on-the-job and additional training as indicated by management and company policy.
- Comply with all Mainstreet Credit Union policies and procedures as communicated in the Employee Handbook or elsewhere.

Position Overview

The Member Experience Relationship Advisor connects with new and existing members through an interactive, consultative process that deepens relationships and member loyalty with Mainstreet Credit Union. This individual assembles and evaluates loan applications and decisions within approved lending authority or presents loan requests for approval as needed. This individual is accountable for delivering an unparalleled member experience by providing efficient and accurate solutions in member service and lending functions. The ideal candidate has strong analytical and financial skills, previous lending experience and the passion for helping others.

Major Responsibilities

1. Consistently demonstrates Mainstreet’s Values with internal and external members.
2. Develop and groom positive member relationships through proactive communications (outbound calling, email, onboarding, follow-up, etc.).
3. Consult with current and prospective members to identify current and future financial service needs.
4. Cross-sell and recommend credit union products to support the members’ financial needs, to include alternative recommendations and solutions when necessary.
5. Assess and identify current and future members’ needs to recommend relevant products and services.
6. Ensure proper procedural compliance, accuracy, and authenticity of information and documents.
7. Assists members with account openings to include checking, shares, certificates, money markets, IRAs, Trust accounts, etc.

8. Process and decision loans according to established lending authority and credit union guidelines.
9. Meet and exceed goals as established by management.
10. Support development of peers through mentoring and job-shadowing.
11. Process and audit transactions, including deposits, withdrawals, purchases, transfers and payments. In charge of maintaining and balancing a cash drawer and adhering to established cash handling and balancing procedures.
12. Perform membership maintenance as necessary and required.
13. Maintain an up-to-date and extensive knowledge on all credit union products and services that are handled by this position.
14. Maintain a thorough understanding of state and federal laws and regulations related to credit union compliance including bank secrecy act, anti-money laundering and elder financial abuse laws appropriate to the position.
15. Must have the flexibility to work during the necessary business hours. This includes opening and closing the branch and assisting other staff in completion of daily activities, as needed. May occasionally be requested to fill-in at other branch locations.
16. Performs other duties as assigned by supervisor or manager.

Required Qualifications

- High school diploma or general education degree (GED).
- Bachelor's Degree in Finance, Accounting, Economics or Business Administration preferred
- One-year cash handling required
- One-year Sales and/or Advising required.
- One-year financial institution experience required.
- One-year customer service experience required.
- One to three years' consumer lending (processing, underwriting or closing) experience in a financial institution required
 - Completion of Mainstreet Credit Union's lending training program(s) and demonstrated ability in lieu of consumer lending experience will be considered for internal candidates
- Ability to acclimate to required systems with accuracy and speed.
 - Previous experience with Symitar and Meridianlink preferred.
- Exhibit and maintain high degree of professionalism
- Strong attention to detail, relationship building and negotiating/problem solving skills
- Exceptional customer/member service skills.
- Must meet all criteria for registration in the Nationwide Mortgage Licensing System & Registry (NMLS).
- Understanding and use of good judgment.
- Thrive in a fast-paced environment with the ability to prioritize multiple tasks daily.
- Relevant computer skills, solid math and written communication skills.
- Regularly required to stand; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; and talk or hear. Frequently required to walk and stand. Occasionally required to stoop, kneel, crouch, or crawl.
- Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and the ability to adjust focus.
- Does require occasional lifting up to 50 pounds