



## POSITION DESCRIPTION

<b>JOB TITLE:</b>	Universal Banker	<b>GRADE LEVEL:</b>	VI
<b>DEPARTMENT:</b>	Operations	<b>FLSA:</b>	Non-Exempt
<b>DATE:</b>	January 2023		
<b><u>Reports directly to:</u></b>	Branch Manager		

### About us:

Merck Sharp & Dohme Federal Credit Union (MSDFCU) is a full-service financial institution that has been serving its members since 1950. Like other financial institutions, we offer a full range of products and services.

Unlike for-profit banks, we are a not-for-profit Credit Union. Because we are not-for-profit, we are able to provide our members with better rates on savings and loans, and additional products and services. Our Credit Union is staffed by professionals and governed by a volunteer board of directors, whom our members elect.

MSDFCU is one of the largest credit unions in Pennsylvania. Contact us for more information about the Credit Union.

**Function:** Provides total, accurate, high quality service to members on both the teller and the platform sides of servicing at the Branch.

### Duties and Responsibilities:

1. Must meet our service standards as evaluated by our internal and external members:
  - *I will greet you with a prompt, friendly welcome*
  - *I will treat you with courtesy and respect*
  - *I will offer you my undivided attention*
  - *I will take ownership of situations and follow through*
  - *I will provide accurate information and helpful solutions*
  - *I will do all I can to improve your financial life*
  - *I will thank you for your business*
2. Provides a complete range of member service including but not limited to, gathering member information, assessing member needs, opening new accounts, servicing existing accounts, explaining our products and services that best suit our member's needs.

3. Creates member loyalty and grows member share of wallet through a differentiated member experience. Educates the member on options for managing financial transactions by leveraging technology, tools and resources. Cross-sells appropriate products.
4. Originates loans by accepting and reviewing loan applications, interviewing loan applicants, reviewing credit report and cross-sells loans.
5. Prepares loan documentation, initiates credit reports and conducts closings for home equity, personal, and auto loans.
6. Resolves problems by clarifying member complaints, determining the cause of the problem, selecting and explaining the best solution to solve the problem, expediting correction or adjustment, and following up to ensure resolution.
7. Processes IRA and share certificate transactions.
8. Assists with Credit Union security procedures to include locking vault setting the clocks.
9. Meets credit union standards of service and sales using the Creating Member Loyalty sales and referral skills.
10. Contributes to team effort by accomplishing Balance Score Card Goals as needed.
11. Performs Teller duties as needed.
12. Ability to travel to other locations and meet schedule requirements.
13. Assumes additional duties as assigned.

### **Positions Specifications**

**Education:** High School Diploma

**Experience:** 2 plus years' experience in Financial Industry.  
Cash handling experience  
Strong sales skills.  
Strong computer knowledge and Windows skills is required.

**Skills:** Effective listener and communicator  
Strong problem solving and trouble shooting skills.  
Knowledge of spread sheet software preferred.  
Excellent written and oral communication skills.  
Should have aptitude for Math.  
Keen eye for detail and the drive to serve satisfactorily.  
Must have the ability to acquire and maintain ongoing registration requirements in compliance with S.A.F. E. Act federal regulations.

NMLS required.

**Branch Locations**

Chalfont Branch: 335 W. Butler Avenue, Chalfont, PA 18914

Collegeville Branch: 130 Main Street, Suite 156, Trappe, PA 19426

Harleysville Branch: 665 Main Street, Harleysville, PA 19438

Lansdale Branch: 333 South Broad Street, Lansdale, PA 19446

Quakertown Branch: 274 N. West End Blvd, Quakertown, PA 18951

Upper Gwynedd Branch: 351 N Sumneytown Pike, North Wales, PA 19454

West Point Branch: 770 Sumneytown Pike, West Point, PA 19486

Floater: based out of the Chalfont Branch and will fill-in where needed in other branches