



Member Service Associate

Position Type: Full Time

Location: Holyoke

Reports To: Branch Manager

FLSA Status: Non-Exempt

POSITION SUMMARY

The Member Service Associate serves as a primary point of contact for members, delivering exceptional service while building positive relationships and creating a welcome experience. This position is responsible for accurately processing financial transactions, assisting with account inquiries, resolving routine member concerns, and educating members on Holyoke Credit Union products, services, and digital banking solutions.

Through every interaction, the Member Service Associate identifies opportunities to meet members' financial needs, strengthens member relationships, and supports Holyoke Credit Union's mission of helping people prosper and communities thrive, while ensuring all transactions are completed accurately and in accordance with credit union policies, procedures, and applicable regulations.

ESSENTIAL DUTIES & RESPONSIBILITIES

- Greet and welcome members in a courteous, professional, and timely manner, providing prompt, accurate, and efficient member transactions.
- Receive checks and cash for deposit to accounts, verify amounts, examine share checks for proper endorsement, and enter deposits into computer records.
- Cash checks and process withdrawals; pay out money after verification of signatures and member balances.
- Receive mortgage, consumer loan, and other loan payments, ensuring payments are processed accurately and applied to the appropriate accounts.
- Place hold on accounts for uncollected funds.
- Responsible for daily cash balancing with a minimum of errors and within time guidelines
- Maintain an up-to-date comprehensive knowledge on all products and services and on all related policies and procedures, rules, and regulations for the teller area, including robbery procedures.

- Promote and educate members on HCU products and services by identifying needs and recommending appropriate financial solutions.
- Resolve member issues and concerns efficiently and knowledgeably, escalating to the appropriate department(s) when necessary.
- Adhere to all policies, procedures, and regulatory guidelines, including the Bank Secrecy Act and fraud prevention protocols, to secure HCU's assets & member information.

QUALIFICATIONS

- High School Diploma or equivalent required.
- Previous customer service or banking experience preferred.
- Excellent interpersonal, verbal, and written communication skills.
- Strong attention to detail.
- Basic computer proficiency, math, and problem-solving skills.
- Ability to accurately handle confidential member information.
- Bi-lingual (English/Spanish) preferred.

PHYSICAL REQUIREMENTS

- Ability to stand and/or remain stationary for extended periods.
- Ability to communicate effectively with members and coworkers.
- Ability to operate standard office equipment.
- Ability to occasionally lift up to 25 pounds.

DISCLAIMER

This job description is intended to describe the general nature and level of work performed by individuals in this position. It is not intended to be an exhaustive list of all duties, responsibilities, or qualifications. Holyoke Credit Union reserves the right to modify job duties and responsibilities as business needs require.

AMERICANS WITH DISABILITIES ACT (ADA)

Holyoke Credit Union is committed to providing reasonable accommodations to qualified individuals with disabilities to enable them to perform the essential functions of this position.

EQUAL EMPLOYMENT OPPORTUNITY

Holyoke Credit Union is an Equal Opportunity Employer. We are committed to fostering an inclusive workplace and providing equal employment opportunities to all employees and applicants regardless of race, color, religion, sex, sexual orientation, gender identity or expression, national origin, age, disability, genetic information, veteran status, or any other characteristic protected by applicable federal, state, or local law.