

**KAUAI EFCU Job
Description**

Job Title: Relationship Agent	Effective Date: April 2022
FLSA Status: Non-Exempt	
Reports to: Member Relations Supervisor	
PURPOSE AND SCOPE	
A Relationship Agent’s (RA) primary responsibilities are to deliver exceptional member service and deepen member relationships by identifying needs and providing personalized solutions. RAs must be knowledgeable about a range of credit union operations, able to process a variety of financial transactions, generate, process, and analyze loan applications, and assist members with a broad range of questions.	
ESSENTIAL JOB FUNCTIONS	
1. Create, maintain, and enhance member relationships ensuring an exceptional Member Experience.	
2. Perform a broad variety of member service functions with accuracy and in a timely manner to include, teller transactions, cash handling, account maintenance, and open new accounts.	
3. Generate and process loan applications for all consumer lending products; vehicle loans, credit card, signature loans, and share secured loans.	
4. Prepare and evaluate information which reflects current credit worthiness of members and evaluate consumer loans for underwriting based on KGEFCU’s lending policies/procedures. Analyze financial data to form sound lending decisions.	
5. Ensure lending operations are conducted in accordance with established Credit Union policies and are legally compliant; ensure loan requests are properly documented.	
6. Identify needs and promote products and services that are beneficial to the Member(s). Maintain a thorough knowledge of the Credit Unions products and services.	
7. Maintain and balance a cash drawer adhering to credit union policy and procedures. May assist with completion of vault transactions and balancing.	
8. Complete additional functions as required such as: processing night deposit, answering calls, ordering debit cards, scanning documents, filing and other duties.	
9. Support the Credit Union’s mission, vision, strategic goals, quality initiatives, and service standards.	
10. Comply and stay current with applicable policies, laws, regulations, including but not limited to: Bank Secrecy Act (BSA), Fair Credit Reporting Act (FCRA), Fair and Accurate Transaction Act (FACTA), Gramm-Leach-Bliley Financial Modernization Act (GLBA)-Regulation, USA PATRIOT Act, Office of Foreign Assets Control (OFAC), and Equal Credit Opportunity Act (ECOA).	
11. Demonstrate good risk management decisions, including displaying solid knowledge of guidelines for fraud prevention and robbery.	
12. Provide exceptional internal and external member service.	

SUPERVISION RECEIVED

- Work with direct supervision from the Member Relations Supervisor and/or Manager.
- Empowered to solve problems in a professional and timely manner.

MANAGEMENT/SUPERVISORY RESPONSIBILITIES

Directly Supervises: NONE

IDEAL EDUCATION AND/OR EXPERIENCE

- High School diploma or equivalent required.
- Minimum 2 years working in a financial institution *preferred*.
- Previous lending or sales experience *preferred*.
- Experience with consumer deposit and loan products *preferred*.
- Prior sales experience with individual performance and or sales goals *preferred*.
- Knowledge of related legal and regulatory standards and required loan documentation *preferred*.
- Basic proficiency in Microsoft Office products.
- Ability to operate basic office equipment i.e. computer, calculator, typewriter, photocopier.

IDEAL CERTIFICATES, LICENSES, REGISTRATIONS

NONE

IDEAL KNOWLEDGE/SKILLS

- Proven member service skills and the ability to resolve problems independently or to escalate as needed to promote member satisfaction.
- Skilled with identifying and assessing member needs; creating, building, and maintaining strong relationships, gaining the member's trust.
- Multi-task oriented with excellent time management skills.
- Strong analytical skills.
- Ability to cross sell various products and services based on member needs.
- Strong decision-making skills.
- Ability to communicate clearly in the English language (orally and written).
- Must demonstrate critical thinking, analytical, detail-oriented and organized.
- Must be an effective and efficient team player with good interpersonal skills.

CUSTOMER/MEMBER INTERFACE

Daily and direct face-to-face contact with members and non-members; may be followed up with correspondence, telephone, electronic messaging, etc.

PHYSICAL DEMANDS

Work Environment:

- “Moderate” noise level in an enclosed air-conditioned facility (e.g., office with computers, printers, work area with light traffic, telephones, etc.).
- Usually, indoor work with occasional work outdoors.
- Must be able to lift, push, and pull a minimum of 25 lbs.
- Position may require prolonged sitting, standing, and walking.

TRAVEL REQUIREMENTS

Some travel may be required to attend meetings or educational offerings by car or aircraft to various locations throughout the United States. The length of travel varies by purpose.

ATTENDANCE REQUIREMENTS

Please note that scheduled attendance requirements may change due to business needs.

Full time schedule is 40 hours per week. Scheduled days of work may vary depending on branch location, which may include Saturday hours.
Must be able to work additional hours, weekends, and holidays as needed.