

# TONGASS FEDERAL CREDIT UNION

## Job Description

<b>Title:</b>	Virtual Services Representative I	<b>Classification:</b>	Non-exempt
<b>Department:</b>	Virtual Branch	<b>Reports To:</b>	Operations Manager
<b>Date Revised:</b>	August 24, 2021	<b>Supervises:</b>	N/A

### General Summary

The VSR I will assist members through virtual channels that include online and mobile banking, email, chat, and phone. The VSR I will have superior member service and communication skills, both written and verbal. The VSR I is required to have proficient knowledge of all TFCU products and services and to have the ability to speak about them with members in a knowledgeable manner. The VSR I will be aware of the increased risk from working with members virtually and will follow strict policy and procedure to ensure they are reducing risk to the credit union and its membership. A VSR I is required to have at least 6 months of industry experience. The VSR I will contribute to the success of the credit union through self-motivation and participation in team efforts.

### The VSR I will consistently and accurately complete the following tasks:

- Demonstrates empathy for members, making their problems and concerns your problems and concerns.
- Properly identify all members following TFCU policy and procedure.
- Must have a strong understanding of compliance, regulations, and TFCU policy and procedure
- Respond promptly to member's requests and inquiries via telephone, admin email box, and secure messaging ensuring the highest quality member service standards, including but not limited to transfers, payments, remote access questions, etc.
- Resolve routine issues and complaints; escalate complex issues and complaints when necessary.
- Provide general information about share application process and all credit union products and services.
- Open new accounts and memberships through different digital channels following TFCU policy and procedure
- Service member needs regarding share accounts, trusts, U.T.M.A.s, business accounts, share drafts, IRAs, HSAs, and share certificates.
- Assist members with debit card inquiries, including fraud blocks, fraud Identify secured/uncollected (on hold) funds and entering travel notifications.
- Assist members with bill pay inquiries
- Complete consumer loan applications in the Sync1 system for members applying over the phone and respond to general status inquiries for pending applications.
- Complete Business and Mortgage inquiries from the TFCU website and let members know that you have submitted the inquiry to the proper department, and they will reach out to them within 24 hours.

- Utilize trackers and follow-ups as necessary, including notifying branches when a member's physical presence is required.
- Meet member solutions goals by engaging members in open ended questions, actively offering solutions in relation to member conversation, solutions include deposit and loan products and applicable third-party products.
- Complete wire transfers through Fedline
- Compile responses to subpoenas, court orders, levies and formal research requests and audit requirements
  - Track billable time
  - Maintain digital records of the requests
- Complete AVS (Account Verification System) and SSA (Social Security Asset) verification requests as needed.
- Complete various member research requests and legal requests utilizing security system footage when needed and print necessary items for file and response.
- Complete various reports and accompanying duties including but not limited to, below par, minor account, close accounts, overdrawn HSA accounts, beneficial owners & needs assessment trackers, and digital new accounts.
- Complete returned mail including post fees, document mail, and flag accounts
- Complete Mobile Check Deposits as needed
- Have the ability to work with minimal supervision.
- Perform other duties and responsibilities as assigned or required, assuring organizational success.

**Knowledge, Skills and Abilities:**

- File and maintain member records.
- Maintain an orderly, neat, and clean workstation; cooperate in cleaning and maintaining shared work areas.
- Help prepare records for proper storage.
- Assist in overall credit union compliance efforts.
- Professional appearance.
- Maintain a positive image within the community.
- Ability to effectively communicate verbally and in writing.
- Excellent listening and customer service skills.
- Education equivalent to a four-year high school education.
- Possess a work ethic that includes self-motivation, positive attitude, neatness, punctuality and accuracy.
- Strong math (calculations and concepts involving decimals, percentages, fractions, etc.) and computer skills.
- Ability to work independently and as part of a team.
- Flexibility and willingness to adapt to changing business needs.
- Well organized.
- Must be able to lift and carry up to 35 pounds.

**Disclaimer**

The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this job.

---

---

Employee's Signature

Date