

Job Title	PSO (Personal Banker/Member Service Rep)		
Department/Group	Retail Services	Position Type	Full-Time
Reports to:	Branch Manager	FLSA Status	Non-Exempt
Location	Garland, TX	Supervises Direct:	N/A
Schedule	To be determined; Required to work 2 Saturdays each month.		
Travel Required	Travel may be necessary on occasion if assistance is needed at a different branch. Mileage is reimbursed by the Credit Union when these occasions do arise.		
Job Description			
SUMMARY America's Credit Union, a Dallas/Fort Worth, TX based credit union, is looking for a PSO to our Retail Branch in Garland. ACU provides a world-class complement of financial services to over 250 organizations, local residents and their families in Texas and Missouri. Originally founded in 1934, our roots are founded on serving employees of the early pioneers of modern American industry, such as AT&T and Kraft Foods. We strive to stay on the leading edge of member-driven technology and service. At ACU, the PSO is one of the first smiles that our members see when they visit our branches. They are responsible for assisting our members with their financial needs including loans and deposit products. A PSO is also encouraged to utilize good service and conversation to uncover potential needs for products and services with ACU.			
ROLE AND RESPONSIBILITIES • Corresponds with and interviews loan applicants; approves loans within lending authority and prepares necessary documents. Processes approved loan documents for disbursement/filing, ensuring they are following credit union policies and legal requirements. Reviews loans for proper insurance on collateral, taking action to insure uninsured collateral. • Assists members with opening and closing accounts, answering questions about products and services. Performs transactions for members as directed and resolves problems that are within their authority to resolve. Refers problems that are beyond their authority to the branch manager. Identifies cross-sell opportunities offers loans, deposit products and services to members and potential members. • Performs a variety of miscellaneous duties including typing, filing, computer input and answering the telephone. • Performs other duties as assigned.			
KNOWLEDGE, EXPERIENCE & SKILLS • At least 6 months of similar or related experience in the financial industry is preferred. • High school diploma or equivalent • Ability to work effectively in a fast-paced environment. • Ability to complete assigned tasks with moderate supervision. • Ability to utilize downtime wisely when traffic slows down. • Ability to maintain composure and think clearly in stressful situations. • Good with detail to deal with numbers and names. • Excellent verbal and written communications skills. • Excellent time management and organizational skills. • Able to lift 20 lbs.			