

# **Alta Vista Credit Union**

## **Job Description – Account Executive I**

**Job Title:** Account Executive I  
**Department:** Member Services  
**Reports To:** Branch Manager  
**FLSA Status:** non-exempt  
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**Prepared Date:** 06/2019  
**Grade:** 6

### **SUMMARY**

The Account Executive I welcomes members to the branch, determines potential needs, carries out financial transactions, and provides opportunities to improve Member's financial lives by suggesting appropriate products and services. The Account Executive I provides competent, courteous and concerned service to all external and internal members. Promotes a positive work environment in which member expectations are exceeded, teamwork is strengthened and personal growth of staff members is encouraged. The Account Executive I provides superior member service to members and co-workers by displaying Alta Vista's core values of Honesty & Integrity, Caring, Dedication and Commitment, Accountability, Serving a Worthwhile Purpose, and Responsibility, during all interactions.

### **Corporate DUTIES AND RESPONSIBILITIES**

Include the following, other duties may be assigned.

- Adheres to Alta Vista's Personnel manual guidelines and actively supports The Stakeholders reward compensation model.
- Consistently displays excellence in Member service and maintains a strong desire to provide opportunities to improve members' financial lives by providing beneficial, convenient, accurate and courteous service to members and co-workers alike.
- Takes individual responsibility for preserving the image of Alta Vista by maintaining a superior appearance of professionalism, cleanliness and organization.

### **ESSENTIAL DUTIES AND OTHER RESPONSIBILITIES:**

- Prepares, interviews, and compiles application information to open new accounts and loan requests for both existing members and new members. Verifies eligibility for membership and uses available technology to combat fraudulent activity. Submit loan recommendation to Loan Officer I, II or III for loan decision of an approval/denial. Follows-up with members and/or non-members to notify of the loan decision within 24 hours. Responsible for preparing approved loans for disbursement and booking using Meridian Link System. Prepares adverse action letter and mails to member within 24 hours of loan decision of denial.
- For new accounts with no loan; creates initial membership file, organizes and completes loan documents, archives file, and forwards for quality check to appointed Alta Vista staff within three days. Prepares complete and accurate DMV packages and forwards to the DMV Department within three days.
- Maintains queue activity and expires loans as required by the Alta Vista Lending Policy.

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- Practices active listening and asks open-ended questions to uncover unrecognized needs of members and potential members. Displays a superior knowledge of all credit union products and services and identifies appropriate cross sell situations in which to offers such financial products and services.
- Consistently meets or exceeds sales goals set forth by the Branch Manager.
- Learns and maintains basic knowledge, independently trouble shoots problems, refers members consistently to Autoland, Alta Vista Financial Services, RE Masters, and Arrowhead Capital Mortgage. Can artfully demonstrate for members Alta Vista’s convenience/technology products such as: Bill Pay, Internet 24, Audio 24, Card Wizard and Main Street Check services.
- Provides ongoing relationship servicing with current members to maintain goodwill and gain additional business. Informs and advises members of status or enhancements to current account productivity. Makes outbound calls to ensure total member satisfaction and/or to inform members of special promotions, offers, etc.
- Completes yearly regulatory requirement training and notifies Training Department of classes completed. Understands regulatory requirements and can demonstrate satisfactory knowledge of these laws and regulations and how they affect the job.
- Keeps abreast of current Marketing promotions and actively participates in meeting goals associated with each promotion.
- Coordinates and assists back office personnel in resolving credit problems, delinquent payment issues, and other related affairs.
- Monitors and services all electronic devices (ATMs, TCDs, TCRs, kiosks and self-service machines) ensuring efficient operation of the branch and other peripheral technology.

### **QUALIFICATIONS**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

### **EDUCATION and/or EXPERIENCE**

Bachelor's degree from a four-year College or university; or one to two years related experience and/or training; or equivalent combination of education and experience.

### **LANGUAGE SKILLS**

Ability to read, analyzes, and interprets general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write professional business correspondence, reports, and procedure manuals. Ability to effectively present information about all credit union products, services and procedures, and respond effectively to questions or objections from members, co-workers or supervisory personnel.

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### **MATHEMATICAL SKILLS**

Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages. Ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations.

### **REASONING ABILITY**

Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form. Ability to define problems, collect data, establish facts, draw valid conclusions, and make independent judgments and decisions.

### **PHYSICAL DEMANDS**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit; use hands to finger, handle, or feel; reach with hands and arms; and talk or hear. The employee is occasionally required to stand and walk. Specific vision abilities required by this job include close vision, and ability to adjust focus.

### **WORK ENVIRONMENT**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

Employee Signature\_\_\_\_\_

Supervisor Signature\_\_\_\_\_

Date\_\_\_\_\_