

# *RVA Financial*

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## **POSITION DESCRIPTION**

**POSITION TITLE:** Universal Associate I  
(Member Service/Teller/Loan Specialist)

**DEPARTMENT:** Branch or Contact Center

**CLASSIFICATION:** Non-Exempt

**APPROVED BY:**

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### **REPORTING RELATIONSHIPS**

**POSITION REPORTS TO:** Branch Manager

**POSITIONS SUPERVISED:** None

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### **POSITION PURPOSE**

The Universal Associate is a dimensional and critical role which provides maximum flexibility in our ability to meet our member's needs. As member and branch needs dictate, the UA performs teller, MSR, and Lending functions. This position will float to our TJA Branch, City Hall Branch and Contact Center Branch. This role requires a strong ability to professionally and effectively communicate (in-person, via phone, and through the mail) with prospective and current members on a broad range of situations. The UA must possess knowledge of all Credit Union products and services and be able to explore member needs, listen for clues, and provide solutions that meet their financial management and credit needs. The UA must be flexible and willing/able to migrate between the teller line, member services, and lending platforms seamlessly and work as part of a team to maximize revenue growth and to meet or exceed personal and branch goals.

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### **ESSENTIAL DUTIES AND RESPONSIBILITIES**

- Greet and welcome members to RVA Financial in a courteous, professional and timely manner, and provide prompt and accurate member transactions.
- Maintain an up-to-date and comprehensive knowledge on all RVA Financial products and services. This includes the ability to present and explain RVA Financial products and services to members as appropriate or refer the member to a team member for assistance.
- Open a variety of deposit accounts, resolve member issues, manage account maintenance, and update member information as required.

- Refer potential consumer loan solutions that meet the borrowers financing goals and increase the borrower's relationship with the Credit Union to Branch Manager or Universal II.
- Will receive, review, and processes related paperwork and assign all completed loan applications to loan officers for their decision with the assistance of your Branch Manager or Branch Universal II employee. Follows up on paperwork after loan approval to ensure its completeness and accuracy. Closes loans with members after approval, and effectively sells add-on products including warranty, Gap, and credit insurance.
- Evaluates and verifies loan applications and credit criteria. Computes debt ratios. Verifies employment and income. Determines value of collateral. Requests additional information if required.
- Answer phones and assist members with inquiries or professionally redirect call to the appropriate staff member.
- Explore member needs and build relationships with members to assist them with their requests, suggest additional products and services that would benefit the member, close the sale and follow up periodically to maintain and enhance the member relationship.
- While on the teller line, accurately process a variety of teller transactions following the Credit Union's policies and procedures and maintain teller balancing standards.
- Balance cash drawer at the end of the shift to computer generated balance sheet. Research and resolve discrepancies. Report any discrepancy to available management as necessary.
- Maintain an up-to-date and comprehensive knowledge on all related policies, procedures, and rules and regulations, and BVS training to include robbery procedures.
- Perform other duties as deemed reasonable.