

## Employee Job Descriptions

### **Accountant - Job Family: Finance/Accounting**

Performs professional accounting work and may provide work direction or supervision to a section of an Accounting Department. Responsible for the daily maintenance of accounting records and preparation of routine financial reports. Assists other departments in the interpretation of accounting entries and reports. Position typically staffed by individuals with a bachelor's degree or equivalent and 2-5 years of accounting experience.

### **Accounting Assistant - Job Family: Finance/Accounting**

Note: This may also be "Accounting Clerk 2" or "Assistant Bookkeeper." Under supervision, performs a variety of routine accounting functions in accordance with standard procedures. May reconcile bank statements, post to and balance general or subsidiary ledgers, process payments and compile segments of monthly closings and annual reports, etc. Position typically staffed by individuals with a high school diploma or equivalent and 2-4 years general accounting experience or completion of a post-secondary technical program in accounting and some accounting experience.

### **Accounting Manager - Job Family: Finance/Accounting**

NOTE: Senior executives responsible for financial operations would not have their salary reported here, even if their job title was "Accounting Manager." The salary of the top finance executive would be reported in the CUES Executive Compensation Survey as the "CFO." (Go to [www.survey.cues.org](http://www.survey.cues.org).) As defined here, the Accounting Manager would not be a senior executive. Manages the routine accounting functions of the credit union involving the general ledger and financial reporting. Provides supervision of accounting employees. Recommends and implements account practices approved by senior management. Performs accounting practices to ensure operating and financial statements accurately reflect condition of the business enterprise. Position typically staffed by individuals with a bachelor's degree or equivalent and 5 or more years of general accounting experience.

### **Admin. Assistant - Job Family: Administrative**

Provides Administrative Assistant and secretarial support to a department. Under general supervision, performs varied secretarial duties such as screening mail and phone calls, preparing reports, setting up and maintaining files and filing systems, coordinating meetings and presentations, making travel arrangements, etc. Proficient in the use of one or more software packages to produce documents. Position typically staffed by individuals with secretarial training and at least 1 to 4 years secretarial experience.

### **Branch Manager - Job Family: Operations**

NOTE: Senior executives responsible for branch operations and member services would not have their salary reported here, even if their job title was "Branch Manager." The salary of the top branch operations executive would be reported in the CUES Executive Compensation Survey as the "Branch/Member Services Executive." (Go to [www.survey.cues.org](http://www.survey.cues.org).) As defined here, the Branch Manager would not be a senior executive. Manages a credit union facility. Supervises staff, security and operations at this facility. Has responsibility for member relations at the

facility. Position typically requires detailed knowledge of several aspects of credit union operations and 5 or more years experience.

**Business Development Specialist - Job Family: Marketing/Business Development**

Implements and supports services to select employee groups (SEGs) within credit union policy guidelines. Position reports to a Business Development, Marketing, or other appropriate manager. Position typically requires sales skills, a general knowledge of credit union operations and detailed knowledge of credit union services.

**Call Center Manager - Job Family: Operations**

Manages credit union call center. Supervises all staff, including shift supervisors and staff involved with telephone contacts with members to conduct transactions, balance inquiries and related activities. Hires, fires and trains call center staff. Recommends and implements policies and procedures. Ensures adherence to credit union policies and all relevant laws and regulations.

**Call Center Representative - Job Family: Operations**

Handles member telephone calls to conduct transactions, complete balance inquiries and related activities. May take loan applications.

**Call Center Supervisor - Job Family: Operations**

Supervises credit union call center staff involved with telephone contacts with members to conduct transactions, balance inquiries and related activities. Trains, or participates in training, call center staff. Handles conflicts and resolves complaints. Ensures adherence to credit union policies and all relevant laws and regulations.

**Collections Manager - Job Family: Lending**

Manages credit union Collections Department. Supervises staff in the collection of all accounts, notes, and bad checks. Supervises repossession of secured property and real estate, and maintenance and sale of secured property. Ensures adherence to collections policies, procedures, state and federal laws, and regulations.

**Collections Officer - Job Family: Lending**

Oversees collection staff and provides leadership and guidance. Ensures that all collection practices are in strict compliance with collection rules and regulations. May work with legal counsel or outside collections agencies to handle overdue accounts.

**Collections Specialist - Job Family: Lending**

Position is responsible for the control of delinquent loan accounts and pending late payment reminders. Makes follow-up telephone calls on delinquent loan accounts and maintains accurate records on delinquent loan accounts. Typically requires an associate's degree and at least 2 years of financial or collection experience.

**Collections Supervisor - Job Family: Lending**

Note: This may also be "Collector Level 1" or "Senior Collector." In the absence of a Collections Manager, this person supervises and monitors employees in the collection of loans. This person handles non-routine collections matters. May be wholly responsible for ordering repossession and maintenance of secured property. Establishes and maintains effective member relations.

**Compliance Officer - Job Family: Administrative**

Reviews and maintains knowledge of compliance laws and regulations and applies them to ensure that the credit union is in compliance. Conducts compliance audits and checks within the credit union. Suggests policy changes to credit union management that will ensure the credit union's compliance and disseminates information regarding laws and regulations to various credit union departments. Position often requires a bachelor's degree or extensive knowledge of laws and regulations acquired through training and experience.

**Consumer Loan Officer - Job Family: Lending**

Note: These employees may also "buy" or approve indirect loans as part of their job, but if indirect lending makes up the majority of their lending activity, they should be listed as an "Indirect Loan Buyer." If real estate lending makes up the majority of their lending activity, they should be listed as a "Consumer Loan Officer." Approves or denies consumer loans (unsecured loans and secured loans on property other than real estate) in accordance with credit union underwriting standards. Assembles and verifies accuracy of loan documents. Checks documents for proper descriptions, closing dates and signatures. Usually answers inquiries from members and potential borrowers. May also provide advice and information to brokers regarding loan terms and policies.

**Controller - Job Family: Finance/Accounting**

NOTE: Senior executives responsible for financial operations would not have their salary reported here, even if their job title was "Controller." The salary of the top finance executive would be reported in the CUES Executive Compensation Survey as the "CFO." (Go to [www.survey.cues.org](http://www.survey.cues.org).) As defined here, the Controller would not be a senior executive. Top non-executive position in finance. Credit union accounting official responsible for directing the organization's accounting functions. Assigned areas of responsibility may include budgeting, planning, analysis, and interpretation of financial statements and preparation of reports for use by top management. Participates actively with other members of management planning and controlling operations. Position reports to CFO or other senior executive and is typically staffed by person with bachelor's degree and extensive experience and training in all aspects of accounting.

**Credit Card Manager - Job Family: Operations**

Manages daily credit card operations. May be responsible for approving or denying credit card applications and over-limit credit card debt not in conformance with credit union policy. Recommends underwriting guidelines and operating procedures to upper management. Supervises related staff.

**E-Commerce Business Analyst - Job Family: Information Technology**

Assists marketing, information technology, and other departments in developing, implementing, and tracking digital marketing e-Commerce sales and services. Initiates internet banking system enhancements and upgrades, coordinating with vendors as needed. Typically requires a bachelor's degree in marketing and at least 2 years of technical/digital marketing experience.

**Executive Administrative Assistant - Job Family: Administrative**

Provides Administrative Assistant duties for one or more credit union executives. Transcribes and composes confidential documents. Manages calendars, arranges travel and hotel reservations, and screens phone calls. Compiles and prepares special reports, selecting data from various sources. Proficient in the use of one or more software packages to produce documents. Position typically staffed by individuals with secretarial training and at least 5 or more years secretarial experience.

**Facilities Maintenance Worker - Job Family: Administrative**

Performs a variety of maintenance duties, including minor repairs and general custodial work. Operates industrial cleaning equipment. Position typically requires 0-6 months general experience.

**Facilities Manager - Job Family: Administrative**

Note: A Purchasing Manager position is also provided. Manages the maintenance, remodeling, new construction, heating and cooling functions of the credit union. May also manage mailroom and occasionally manages purchasing. Works with executive management on any major design changes. Position typically staffed by an individual with an associate's degree or equivalent and 6-8 years facility supervisory experience.

**Financial Analyst - Job Family: Finance/Accounting**

Performs analyses of subjects such as rate of return, depreciation, investments, and financial and expense performance comparisons. Compiles or prepares reports, graphs and charts of data developed. May prepares forecasts and analyzes trends in sales, finance, general business conditions, etc. Assists in the development of credit union financial policies and conducts special studies. Position typically staffed by individuals with bachelor's degree in finance and 3-5 years experience.

**Head Teller/Lead Teller - Job Family: Operations**

Organizes and directs the daily operations of tellers. Processes member transactions, including receiving and disbursing funds, and posting deposits, loan payments and withdrawals as needed. May supervise tellers in the daily balancing of cash, money orders, traveler checks, and certified drafts as needed. May participate or lead training of new tellers. This person may recommend hiring or firing of tellers.

**Helpdesk Specialist - Job Family: Information Technology**

Supports computer users to handle software, hardware and peripheral device problems. Studies systems needs and trains end users on software and hardware use. May install new software/hardware for user groups.

**Human Resources Assistant - Job Family: Human Resources**

Note: This may also be "Human Resources Clerk 2" or "Senior Human Resources Clerk."  
Performs assignments in Human Resources under supervision. May assist in orientation of new employees. May administer pre-employment tests. May advise employees on eligibility for insurance, hospitalization, amounts of coverage and claims procedures. May maintain benefits records and prepares documents necessary for implementing benefit coverage. May maintain employment records; may compile and prepare reports on employment, training, wage, and salaries; and may send out reference requests for new applicants.

**Human Resources Generalist - Job Family: Human Resources**

Note: This may also be "Human Resources Clerk 1" or "Assistant Manager of Human Resources." Administers a portion of the organization's Human Resources programs under minimal supervision. Often supervises lower level Human Resources personnel. Conducts research and makes recommendations to management for program revision/development. Develops and implements programs in assigned area of responsibility. Position typically staffed by individuals with a bachelor's degree or equivalent and experience in most areas of Human Resources Administration.

**Human Resources Manager - Job Family: Human Resources**

NOTE: As defined here, the HR Manager would not be a senior executive. Top non-executive management level position in Human Resources. Recruits, screens and recommends candidates for exempt and non-exempt positions. Participates in the administration of programs within guidelines established by senior management. Designs and implements selected HR programs about training, safety, employee recreation, etc. Conducts research studies on new or existing HR or labor relations programs. Position typically reports to a member of the executive team and is staffed by individuals with a bachelor's degree or equivalent and 5 plus years of progressively responsible HR experience.

**Indirect Lending Officer - Job Family: Lending**

Note: These employees may also approve some "direct" loans as part of their job, but if direct lending makes up the majority of their lending activity, they should be listed as a "Loan Officer."  
Approves the underwriting of loans issued through vehicle dealers or other retail vendors in accordance with credit union underwriting standards. Assembles and verifies accuracy of loan documents. Checks documents for proper descriptions and signatures. Maintains relationships with vehicle dealers or other retail vendors. May also provide information to members regarding loan terms and policies. Typically reports to a Lending Manager.

**Information Systems Analyst - Job Family: Information Technology**

Provides analysis, recommendation, installation and analysis for a fully integrated hardware/software environment. May provide work direction to lower level department staff. Supports mainframe and network platforms. Position typically staffed by individuals with substantial software/hardware experience.

**Information Technology Manager - Job Family: Information Technology**

NOTE: Senior executives responsible for Information Systems would not have their salary reported here, even if their job title was "Information Technology Manager." The salary of the top IS executive would be reported in the CUES Executive Compensation Survey as the "Information Systems/eCommerce Executive." (Go to [www.survey.cues.org](http://www.survey.cues.org).) As defined here, the Information Systems Manager would not be a senior executive. Top non-executive management level position in Information Technology (IT). Supervises Information System personnel. Duties include researching the market for new hardware, software, and office automation products, recommending purchases, and coordinating installation. Oversees the preparation, training and internal support for internal computing systems. Consults with other IT personnel to maximize software/hardware tool utilization and efficiency. Position is typically staffed by individuals with a bachelor's degree or equivalent and progressively responsible Information Technology experience, including supervisory/project manager capacity.

**Information Technology Programmer - Job Family: Information Technology**

Assists in the development, testing and maintenance of operating systems software. Work performed under direct supervision. Codes, debugs, installs and documents programs.

**Information Technology Support Technician - Job Family: Information Technology**

Installs, maintains, and upgrades computer hardware and equipment. Coordinates technology support with vendors as needed. Provides routine maintenance and repair of telecommunications equipment. May provide PC and software technical support and instruction to credit union employees both remotely and in person. Typically requires an associate's degree in computer science or equivalent and at least 2 years of related experience.

**Internal Auditor - Job Family: Finance/Accounting**

Independently audits accounting and statistical data. Verifies accuracy and ensures compliance with plans, policies and procedures prescribed by management. Prepares reports on the results of audits, providing recommendations for improvements. May report to an Audit or Supervisory Committee of the Board. Position typically staffed by individuals with bachelor's degree or equivalent with 2-5 years experience.

**Lending Manager - Job Family: Lending**

Note: Senior executives responsible for lending would not have their salary reported here, even if their job title was "Loan Manager." The salary of the top loan executive would be reported in the CUES Executive Compensation Survey as "Chief Lending Officer." (Go to [cues.org/ecs](http://cues.org/ecs).) As defined here, the Loan Manager would not be a senior executive. Top non-executive management level position in lending. Manages and provides day-to-day coordination of the credit union's loan operations in accordance with established systems and procedures. Supervises lending staff involved in sales (lending officers), loan operations, or both. Develops, recommends and implements lending policies as approved by senior management or the Board.

**Loan Clerk - Job Family: Lending**

Note: This may also be "Credit/Collections Clerk." Under supervision, performs clerical duties related to lending. Files loan papers. May be responsible for verifying collateral insurance and lien filings. Position typically requires a high school diploma and some work experience.

**Loan Documentation Specialist - Job Family: Lending**

Assembles and verifies accuracy of loan documentation. Checks documents for proper lien filings, legal descriptions, closing dates and signatures. Ensures that loan files contain documents with proper signatures, dates and other relevant data.

**Loan Officer - General - Job Family: Lending**

Note: These employees may also "buy" or approve indirect loans as part of their job, but if indirect lending makes up the majority of their lending activity, they should be listed as an "Indirect Loan Officer." Approves loans in accordance with credit union underwriting standards. Assembles and verifies accuracy of loan documents. Checks documents for proper descriptions, closing dates and signatures. Usually answers inquiries from members and potential borrowers. May also provide advice and information to brokers regarding loan terms and policies.

**Loan Officer Supervisor - Job Family: Lending**

Advises and guides loan officers, usually reporting to the lending manager or executive. Participates directly in loan-granting activities, especially for unusual loans or loans outside of standard underwriting. Offers assistance when necessary and provides underwriting guidance to other loan officers.

**Loan Processor - Job Family: Lending**

Inputs and updates data into credit union computer system; assembles and verifies loan documents for accuracy.

**Loan Underwriter - Job Family: Lending**

Reviews selected loan applications, such as loans underwritten for re-sale on a secondary basis. May be the person who approves loans written outside policy guidelines. Calculates and recommends loan rate structures, values and risks.

**Lobby Receptionist/Member Greeter - Job Family: Operations**

Under supervision, provides information to members entering credit union offices. Must be generally familiar with products and services and with problem-solving processes in the credit union.

**Manager Branch Operations – Job Family: Operations**

Administers operations of the entire branch network. Directs activities of branch managers. Ensures branch policies conform to overall policies.

**Manager of Business Development - Job Family: Marketing/Business Development**

Manages credit union activities directed toward developing and supporting relationships with select employee groups (SEGs). May develop, recommend and implement new products. May develop plans and programs to sell products and services. Position typically requires a bachelor's degree in business or marketing.

**Marketing Communications Coordinator - Job Family: Marketing/Business Development**

Under the direction of the Marketing Director/Manager, implements various marketing and communications activities. Monitors marketing goals. Supports branches in promotional and communication needs. Coordinates with mailing houses, printers and other vendors. Typically requires a bachelor's degree in marketing or equivalent and some general communications/promotions experience.

**Marketing Communications Specialist - Job Family: Marketing/Business Development**

Works under supervision to write newsletters, press releases and copy for promotions. Assists operating departments in routine member communications. Recommends and implements credit union communication standards and use of logos. Works with mailing houses and printers.

**Marketing Director/Manager - Job Family: Marketing/Business Development**

NOTE: Senior executives responsible for marketing/business development would not have their salary reported here, even if their job title was "Marketing Manager" or "Marketing Director." The salary of the top marketing executive would be reported in the CUES Executive Compensation Survey as the "Chief Marketing Officer." (Go to [www.survey.cues.org](http://www.survey.cues.org).) As defined here, the Marketing Manager or Marketing Director would not be a senior executive. Top non-executive management level position in marketing. Manages and provides day-to-day coordination of the credit union's marketing in accordance with established policies and procedures. Supervises marketing staff. Develops, recommends and implements marketing concepts for the credit union; supervises market research; provides guidance when adding or revising services; and directs advertising, public relations, and business development.

**Marketing Research Analyst - Job Family: Marketing/Business Development**

Under the direction of the Marketing Director/Manager, analyzes information on membership market for existing and new products and services. May conduct research on member attitudes and service use. Tracks promotions. Analyzes member profitability. Typically requires a bachelor's degree in marketing or equivalent and some research experience.

**Member Service Representative - Job Family: Operations**

Assists members in opening accounts, adding services, making changes to accounts, reconciling checking accounts and resolving problems. Promotes and sells services. May take loan applications. May conduct cash transactions and sell travelers checks and related cash activities.

**Member Service Supervisor - Job Family: Operations**

Supervises, organizes and directs the daily operations of Member Service Representatives. Recommends and implements sales policies and procedures. May train new Member Service Representatives. May assume the supervisory duties of a branch in the absence of the Branch Manager or as directed by the Branch Manager.

**Mortgage Lending Officer – Job Family: Lending**

Originates mortgage loan applications in compliance with policies and procedures.

**Network Administrator - Job Family: Information Technology**

Installs, maintains and monitors of the organization's Local Area Network. Reviews and evaluates vendor products (software and hardware) and telecommunications equipment. Maintains LAN/WAN security and performance. May supervise PC support personnel. Recommends and implements LAN/WAN standards and policies.

**Network Technician - Job Family: Information Technology**

Under direct supervision, monitors and responds to network hardware and software problems reported by end users. Assists with installation of terminals and associated hardware. Solves basic problems.

**Payroll Clerk - Job Family: Finance/Accounting**

Note: Review "Payroll Supervisor" in the Finance/Accounting Job Family which has some shared duties but functions more independently. Performs routine computations and clerical duties necessary to prepare hourly and/or salaried payrolls. Under supervision: checks payroll data and makes entries for wage accruals daily; reduces gross pay by all authorized and required deductions for net pay and prepares checks; may compile quarterly social security and withholding tax statements, W-2 forms, etc., as required; may maintain vacation and sick leave records.

**Plastic Card Clerk - Job Family: Operations**

Under supervision, performs clerical duties related to the processing and issuance of credit, debit and ATM cards. Following policies and guidelines, may make decisions about over-limit charges, insufficient funds accounts and related reconciliation issues. Position typically requires a high school diploma and some work experience.

**Real Estate Loan Officer - Job Family: Lending**

Note: These employees may also approve some consumer loans as part of their job, but if consumer lending makes up the majority of their lending activity, they should be listed as a "Consumer Loan Officer." Approves or denies real estate loans (first or second mortgage loans and home equity loans of any type) in accordance with credit union underwriting standards. Assembles and verifies accuracy of loan documents. Checks documents for proper descriptions, closing dates and signatures. Usually answers inquiries from members and potential borrowers. May also provide advice and information to brokers regarding loan terms and policies.

**Secretary to CEO - Job Family: Administrative**

Performs Administrative Assistant duties for CEO, President, or Board Chair. Transcribes and composes documents of high confidentiality. Manages calendars, arranges travel and hotel reservations, and screens phone calls. Compiles and prepares special reports, selecting data from various sources. Duties require knowledge of credit union functional areas and their interdependencies and credit union policies and procedures. Position typically staffed by

individual with advanced secretarial or administrative assistant training, considerable work experience, and broad knowledge of operations.

**Share Draft/EFT/ACH Clerk - Job Family: Operations**

Under supervision, performs clerical duties related to the processing of share drafts, direct deposit and other ACH functions and electronic funds transfers. Following policies and guidelines, reconciles these accounts. Following policies and guidelines, may make decisions about over-limit charges, insufficient funds accounts and related reconciliation issues. Position typically requires a high school diploma and some work experience.

**Share Draft/EFT/ACH Manager - Job Family: Operations**

Manages funds management services, including share drafts, electronic funds transfer and automated clearing house functions for the credit union. Recommends and implements operating standards and policies for management. Responsible for reconciling all funds management accounts. Hires, trains and supervises staff. Develops, analyzes and completes monthly department reports. Ensures compliance with share draft rules and regulations.

**Teller - Job Family: Operations**

Performs member transactions, usually receiving payments, disbursing funds, posting deposits, providing account balances and related activities. May sell travelers checks, cross-sell other services and on occasion open accounts. Must keep accurate records of all transactions.

**Teller Supervisor - Job Family: Operations**

Responsible for the supervision of teller area. Performs all teller functions as well as solving problems and helping with complex work-related matters. Guides and advises tellers in the efficient handling of member needs. This person conducts performance evaluations and hires and fires tellers.

**Training Specialist - Job Family: Human Resources**

Administers, organizes and conducts employee training programs. May assist in the development of new programs. Monitors training results and maintains records of training attendance to determine program effectiveness.

**Web Designer - Job Family: Information Technology**

Designs and builds web pages using a variety of graphics software tools and techniques. Designs website in conjunction with the credit union's overall strategy for external communications. Advises users on website design.