

POSITION DEFINITIONS

Accounting Clerk: Performs routine accounting operations such as posting of ledgers. May also reconcile accounts and prepare consolidated reports.

Accounting Manager/Controller: Responsible for all internal accounting operations, including financial statements and reports, receivables and payables, payroll, taxes, insurance, and regulatory requirements. Responsible also for procedures and methods, as well as establishing controls.

Administrative Assistant: Performs normal typing, correspondence, appointment-setting, and record-keeping for one or more credit union officials.

Assistant Branch Manager: Assists the branch manager with the overall operation of the credit union branch. Assumes full responsibility for the branch when the branch manager is absent.

Bookkeeper: Responsible for maintenance of the journals, general ledgers and controlling accounts. Prepares trial balance and F & S statement, reconciles bank statements, and performs other related duties.

Branch Manager I: Guides and manages branch office in providing quality service to members in account transactions, loan applications, and new accounts. Solves problems within established policies and guidelines. Manages branch with less than ten full time employees..

Branch Manager II: Guides and manages branch office in providing quality service to members in account transactions, loan applications, and new accounts. Solves problems within established policies and guidelines. Manages branch with ten or more full time employees.

Business Development Officer: Develops new business for the credit union. Cultivates new, and maintains existing, relationships for all facets of corporate sponsorship, individual members, auto dealers, RV/boat and motorcycle dealers, realtors, etc.

Call Center Manager/Supervisor: Plan, direct, supervise, and evaluate call center work flow. Coordinate activities to achieve desired volume. Monitor staff performance. *

Call Center Representative: Provide information concerning the credit union and its services to the membership, including loans by phone. *

CEO/President/Manager: The managing executive of the credit union. Coordinates the activities and functions of all credit union employees and is responsible for the overall goals and direction of the credit union. Accountable to the Board of Directors. The title may be president, manager, treasurer, treasurer-manager, or chief executive officer in your credit union.

Chief Financial Officer (CFO): Directs auditing, record keeping, and accounting activities of the CU. Makes recommendations relative to budget preparation, income forecasts, and operational changes as needed. *

Chief Information Officer: Oversees the credit union's technology infrastructure and information systems tools. Develops short- and long-term technology objectives to provide efficient and cost-effective technology tools to the credit union. Leads, manages, directs, and coordinates the planning, production, and activities of a credit union's information systems department. Serves as lead technologist for the credit union.

Chief Lending Officer: Oversees lending services of the credit union, including compliance with state and federal lending laws. Monitors and analyzes economic conditions affecting the credit union lending department, and recommends appropriate action to the CEO and board of directors.

Chief Operating Officer (COO): Responsible for assisting the credit union CEO in the overall management of the credit union. Responsible for the administration and supervision of branch activities within the established policies and guidelines. *

Clerical: Performs clerical office tasks in a variety of areas; may include typing, sorting and routing mail, and providing info to members. May also perform some teller functions, take loan applications & disburse loans.

Collection Manager: Responsible for all collection activities. Reviews delinquent accounts, makes contact with members and establishes follow-up programs. May initiate judgments and repossessions. May suggest "charge-offs," analyze bankruptcy schedules and recommend action.

Collector: Responsible for control of delinquent loan accounts and collection of payments. Makes follow-up contacts and keeps records of delinquent accounts.

Compliance Officer: Reviews policies and procedures to ensure compliance with all related laws and regulations applicable to the credit union. Recommends policy changes to senior management and/or Board of Directors that will facilitate the credit union's compliance program, reduce risk, and reflect changes in policy. *

Computer Support Specialist: Sets up, runs and distributes computer reports. Performs back-ups. Provide technical assistance to computer system users. Answer questions or resolve computer problems for clients in person, via telephone or from remote location. May provide assistance concerning the use of computer hardware and software, including printing, installation, word processing, electronic mail, and operating systems.

Executive Administrative Assistant: Responsible for assisting one of the credit union's top officials. Performs secretarial duties as well as time management, compilation of reports, and maintenance of confidential records. May handle purchase requisitions.

Executive VP or Assistant Manager: The second level of management in the credit union, with overall management responsibilities. In charge in the absence of the president/manager. This person reports to the president/manager and usually has specific operating responsibilities.

Fraud Specialist: Primary role is to mitigate losses from fraud. Responsible for investigating fraud claims and disputes. Includes performing account transactions and file maintenance such as closing an account if necessary. Assists management in identifying ways to reduce fraud.

Head Teller: Supervises and trains tellers. Maintains records and summaries of teller transactions, replenishes cash, and maintains supplies for tellers. May assist in teller functions.

Human Resources Assistant: Processes daily procedures of the human relations function. May process new hires, insurance signups and changes. *

Human Resources Manager: Provides the overall management of an effective personnel structure. May develop and maintain position descriptions, screen job applicants, perform new employee orientation and exit interviews, and assure compliance with employment laws.

Indirect Lending Manager: Manages the indirect lending program and staff and responsible for increasing the credit unions portfolio of loans and other financial services through relationships with auto dealers and other retail businesses capable of extending credit union services to members and potential members.

Indirect Lending Officer: Approves the underwriting of loans issued through vehicle dealers or other retail vendors in accordance with underwriting standards. Assembles and verifies accuracy of loan documents and maintains relationships with vehicle dealers and other retail vendors.

Information Technology Specialist: Installs, upgrades, and maintains computer hardware and peripheral equipment. Coordinates technology needs with outsourced vendors for efficiency and cost-effectiveness. Assists IT Manager/Supervisor or VP in researching, planning, and implementing new technologies to improve member access and staff efficiency.

Internal Auditor: Conducts periodic audits of systems and records. Assures adherence to generally accepted accounting principles and determines compliance with both credit union policy and NCUA regulations. Prepares work papers, makes recommendations for corrective action, and presents results to management, supervisory committee, and Board.

Loan Manager: Responsible for all loan activities and supervision of loan personnel. May act as a loan officer, provide financial counseling and serve on the credit committee.

Loan Officer I: Provides information on credit union products and services according to all credit union policies and procedures and Federal and State rules and regulations. Responsible for interviewing and evaluating applicants for routine loans and processing loan applications. Gathers background information and analyze loan applicants' credit history. Approves or denies loan applications based on analysis. Operates with moderate credit authority.

Loan Officer II: Provides information on credit union products and services to members in accordance with credit union policies and procedures and State and Federal rules and regulations. Responsible for interviewing and evaluating applicants for loans and processing various loan applications. Gathers background information and analyze loan applicants' credit history. Approves or denies loan applications based on analysis. Operates with substantial credit authority.

Loan Processor: Interviews loan applicants. Researches information on loan applicants and resolves discrepancies. Processes loan applications and performs a wide variety of duties related to the lending function. *

Manager of Business Development: Responsible for retaining and expanding existing account relationships and acquiring new members. Develops activities and strategies that promote the growth of the CU by attracting new business relationships (e.g., SEG, payroll deduction, and direct deposit).

Marketing Director: In charge of such areas as advertising, market research and public relations. May be an Assistant Vice President or Vice President of Marketing in some CUs.

Member Business Loan Manager: Ensures compliance with State and Federal business lending laws. Oversees member business lending staff. Develops, recommends, and reports on improvements in member business lending products and their marketing. Manages annual department budget. Monitors business loan portfolio. *

Member Business Loan Officer: Provides information on products and services to current and potential business members according to all credit union policies and procedures and Federal and State rules and regulations. Develops and enhances the business loan portfolio. Prepares, analyzes, processes, and documents all required forms and related documentation. Approves or denies business loan applications. Operates with moderate credit authority.

Member Business Officer: Responsible for developing and obtaining commercial accounts. This position is not the normal Business Development position. Visits local businesses, makes contacts and attempts to obtain commercial accounts.

Member Service Manager/Supervisor: Supervises member services department, including branch managers and telephone information center; promotes the services of the credit union. *

Member Service Representative I: Serves as a liaison between the member and the CU. Provides account information, opens new accounts, and professionally handles members' daily credit union needs. Provides a variety of transaction services to members. *

Member Service Representative II: Serves as a liaison between the member and the CU. Provides account information, open accounts, interview, and professionally handles members' daily needs. Provides a variety of transaction services, including loan processing, closing, and disbursement. May lead activities of other Member Service Reps. *

Mortgage Loan Officer: Responsible for interviewing applicants for real estate loans and processing applications. Gathers background information and analyzes loan applicant's credit history. Approves or denies loan applications based on analysis of applicant's background. *

Network Administrator: Assists information systems in leveraging of the credit union's LAN and WAN hardware and software and in the ongoing maintenance of the CU's information systems.

Operations Manager: Responsible for the day-to-day coordination of office services and operations. Typically responsible for supervision of personnel, work flow, and scheduling.

Risk Management Officer/Specialist: Reviews security and loss control policies and procedures to ensure compliance. Recommends policy changes to senior management and/or Board that will facilitate risk management, safeguard assets, and reflect current regulations.

Staff Accountant: Maintains the credit unions accounting records and reports, ensuring that they are in compliance with generally accepted accounting practices.

Teller I: Performs limited transactional duties by receiving and paying out funds. Maintains transactional records, provides basic cash receipt and payment services. *

Teller II: Performs a wide variety of transactional duties by receiving and paying out funds. Maintains transactional record. Provides a variety of member savings, share draft/checking, and credit account transactions, as well as member services such as sales of money orders and traveler's checks.

Teller Supervisor/Manager: Responsible for the supervision of the teller area. May perform all teller functions on a limited basis. Solves escalated member problems and/or helps with complex member questions or work-related matters. Guides and advises tellers in the efficient handling of member needs and accurate transactional processes.

Training Director: Develops, implements, and maintains training program. Researches training needs and develops programs that reflect strategic plans of the organization. Implements and conducts training programs. *

VP of Accounting: Oversees and directs the activities of the accounting department and staff. Ensures that reports, accounts, systems, policies, and practices adhere to generally accepted principles (GAAP). Establishes, coordinates, and maintains an accounting system that properly reflects the financial position of the credit union. Provides financial consolidation of branches.

VP of Branch Operations: Directs all aspects of the operations of multiple branches to ensure effective and efficient operations, quality of member service, and compliance with existing regulations and policies for each location. Participates in the strategic planning and management of credit union branches.

VP of Human Resources: Provides human resource services with an emphasis in areas of human resource policy development, wage and salary administration, performance appraisal programs, employee benefits, recruitment, human resource records, reports and statistics, counseling, orientation, and employee training and development programs. *

VP of Information Systems: Oversees the data processing department of the credit union. Responsible for the upgrading and maintenance of all computer hardware and software and the training and assistance of all the system users. *

VP of Lending: Participates in strategic planning and the development of policies, procedures, and goals. Responsible for CU's administrative management of loan functions. Develops and implements consistent organizational policies and procedures. Supports and leads commercial loans, residential mortgage department, indirect lending, and centralized lending. *

VP of Marketing: Responsible for the development, implementation, and maintenance of the CU's marketing and public relations plan. Research marketing needs and analyze marketing trends for the CU. *

Web Administrator: Develops, implements, and maintains the credit union's Web site to provide accurate, up-to-date information on products, services, rates, promotions, articles, etc. Assists in promoting credit union products and services via the Internet, and evaluates the site for member and potential member utilization. Coordinates and evaluates all outside Internet vendor relations.

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