

UNIVERSITY OF KENTUCKY FEDERAL CREDIT UNION

JOB DESCRIPTION

Title: Clerical Support Specialist
Department: Credit Operations
Reports to: Credit Operations Supervisor
FLSA: Non-exempt
Job Grade: 4

Job Purpose: Provides service to the credit union by providing clerical support to the credit operations department, specifically assisting with matters relating to support functions.

Essential Job Results:

JOB SPECIFIC RESULTS

1. Processes daily payment coupons. Is responsible for sorting, verifying and mailing on a daily basis.
2. Process and verify all return mail. Is responsible for receiving the credit union's return mail. Processes the return mail by verifying against core processor, then forwarding to members or destroying all return mail daily.
3. Reviews auditing/file maintenance reports distributed by the Credit Operations Supervisor and/or Director of Operations on a daily basis to verify accuracy of the information and file maintenance against the core processor to ensure the information presented is accurate and correct. This information will be reported to the Credit Operations Supervisor and/or Director of Operations. Example of the reports are but not limited to:
 - a. Address Change
 - b. Dormancy
 - c. Liberty Check Audit
 - d. Real Estate
 - e. Dividend Post Code
 - f. Invalid SSN
 - g. Share/Loan Rate Change
 - h. LOC Advance Report
 - i. Loan Payment Changes
 - j. Check Order Verification
 - k. Credit Card file Maintenance
 - l. Credit Card New Card Report
 - m. Credit Card Credit Limit Increases
4. Responsible for processing, distributing, filing, and posting required documentation for First Mortgages on behalf of the credit union.
 - a. Post Payments to the proper systems
 - b. Prepare all retained First Mortgages for submission to the Credit Union's designated Servicing Center
 - c. Audit retained First Mortgages to ensure files are completed according to federal and state regulations.
 - d. Scan mortgage files for proper storage
 - e. Tracks all outstanding mortgages to ensure the credit union's proper collateral position

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5. Responsible for perfecting, maintaining, and tracking all vehicle liens. Also responsible for providing a monthly update to management with regard to any non-perfected outstanding liens over 30 days old. Works with the sales team and asset recovery to resolve any older outstanding items which have not been perfected within 30 days.
6. Responsible for auditing and verifying a sample of the Home Equity portfolio as designated by procedures to ensure they are compliant with all federal and state regulations.

BACKUP DUTIES

1. Backs up the Mail/Imaging Specialist who distributes mail by retrieving or receiving items from post office and delivery services; opening and sorting mail by addressee, destination and type; delivering items to individuals and mailboxes.
2. May be assigned other back up duties as necessary.

GENERAL MEMBER CONTACT STAFF RESULTS

1. Maintains account records by updating member information as necessary.
2. When directly serving members, cross-sells credit union services by answering inquiries, actively informing members of new services and product promotions, ascertaining members' needs, directing members to other staff as appropriate.

GENERAL STAFF RESULTS

1. Maintains member and employee confidence and protects operations by keeping information confidential and sharing on a business-related as-needed basis only.
2. Engages in problem resolution by clarifying the member's and/or employee's complaint; determining the cause of the problem; selecting and explaining the best solution to solve the problem; expediting correction or adjustment; following up to ensure resolution; and keeping the supervisor informed of problems and solutions.
3. Complies with UKFCU policies and procedures by enforcing and adhering to internal UKFCU procedures and board-established policies.
4. Complies with federal, state and local regulations and legal requirements by enforcing and adhering to requirements.
5. Maintains professional and technical knowledge by maintaining an awareness of competitors' rates and terms, industry trends and technology; attending staff meetings; identifying opportunities to attend seminars that enhance skills and maintain knowledge of new products that could assist in improving operational effectiveness; reviewing professional publications; establishing personal networks; benchmarking state-of-the-art practices; and participating in professional societies.
6. Contributes to a team effort by accomplishing corporate and individual goals and other related results as needed.

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MINIMUM REQUIREMENTS

Up to six months of similar or related experience.
High school diploma or equivalent.
Ten-key calculator, general PC and computer keyboarding experience.
Ability to communicate with others one-on-one, fielding questions.
Strong, friendly voice and demeanor, good diction.
Ability to add, subtract, multiply and divide all units of measure using whole numbers, fractions and decimals with American currency, and to apply these concepts to practical solutions.
Ability to compute rate, ratio and percent with American currency, and to apply these concepts to practical solutions.
Ability to define problems, collect data, establish facts and draw conclusions while dealing with a variety of concrete variables.
Ability to write reports, correspondence and procedures.
Ability to work independently.

PLEASE CONSULT YOUR SUPERVISOR OR INTERVIEWER TO REVIEW A DESCRIPTION OF THE WORK ENVIRONMENT AND PHYSICAL DEMANDS OF THIS POSITION.

The intent of this job description is to provide a representative summary of the types of results that will be required of the positions given this title, and shall not be construed as a declaration of the specific responsibilities of any particular position. Employees may be requested to perform job-related tasks other than those specifically outlined in this description.

ARE YOU ABLE TO PERFORM THE ESSENTIAL FUNCTIONS OF THIS POSITION WITH OR WITHOUT ACCOMMODATION?

☐ Yes ☐ No

IF YOU REQUIRE AN ACCOMMODATION, PLEASE DESCRIBE BELOW, OR INFORM YOUR INTERVIEWER:

Employee Acknowledgement

Date

Supervisor Acknowledgement

Date

FOR CANDIDATES:

Candidate Acknowledgement

Date