



# TEXAS TECH FEDERAL CREDIT UNION

Texas Tech Federal Credit Union  
Phone Banker Job Description

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Reports To:	Chief Operating Officer	HR Contact:	Tyler Young
Position Type:	Full-Time		

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Job Title: Phone Banker

## **Position Summary:**

Provide a variety of retail services to the Credit Union's members. These services include lending, creating new account relationships, troubleshooting & solving complex problems, cross-selling products when appropriate, and providing a personal, start-to-finish experience for members.

## **Duties and Responsibilities:**

1. Represent the Credit Union to members in a courteous and professional manner and provide prompt, efficient, and accurate service in the processing of transactions.
2. Provide general and specific service related information concerning Credit Union products or policies by telephone or online.
3. May respond to email or other electronic requests submitted by members by providing professional, prompt, efficient, and accurate service and information.
4. Respond to members' requests, problems, or complaints by resolving issues and/or directing them to the appropriate person for specific information or assistance.
5. Open new accounts and service existing accounts. Set up new account files, and provide members will all necessary information for membership.
6. Handle requests from members for transfers of shares to loan payments, share withdrawals, check requests, CD transactions, line of credit advances, and any other request received from members.
7. Process, decision, close, and disburse loans. Loan approvals may require supervisor review.
8. Conduct orientation interviews on Credit Union services and programs with each new Credit Union member.
9. Promote Credit Union products and services based on member needs that are obtained from member interviews and/or review of members' accounts. Actively cross-sell products.
10. Stay up to date with comprehensive knowledge on all Credit Union products and services that are handled and promoted by Personal Bankers. Maintain up-to-date and comprehensive knowledge on all related policies, procedures, rules, and regulations.
11. Provide information on investment alternatives to members wishing to deposit funds with the Credit Union.
12. Research accounts for deposit, withdrawal, and loan payment discrepancies.
13. Assist members in balancing their accounts.
14. Assist members in opening individual retirement accounts (IRAs).



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15. Achieve any minimum production requirements set forth by Management.

*(NOTE: This job description is not intended to be all-inclusive. Employee may perform other related duties as needed to meet the ongoing needs of the organization.)*

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Reviewed By:	Tyler Young	Date:	7/26/2013
Approved By:	Tyler Young	Date:	7/26/2013
Last Updated By:	Tyler Young	Date:	7/26/2013

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I acknowledge receiving a copy of this job description, and I understand these duties and responsibilities. I further understand that it is my responsibility to contact Human Resources if I have additional questions or require clarification of these duties.

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Date Signed: \_\_\_\_\_

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

Applications may be submitted one of the following ways:

By Fax: 806-767-0440 ATTN: Human Resources

By Email: [tyoung@texastechfcu.org](mailto:tyoung@texastechfcu.org)

By Mail: Texas Tech Federal Credit Union, Attn: Tyler Young  
1517 15<sup>th</sup> Street, Lubbock, TX, 79401

Applications can also be dropped off at one of our three branch locations:

Main Office  
1802 Texas Tech Parkway  
Lubbock, TX 79409

Ravenwood Branch  
4005 98<sup>th</sup> Street  
Lubbock, TX 79423

HSC Branch  
3601 4<sup>th</sup> Street  
Room #1A98  
Lubbock, TX 79430