



Member Service Representative 2 (MSR II)

March 2025

Classification: Non-Exempt

Reports to: Branch Supervisor

Supervision: None

Company Overview

At Cencap Federal Credit Union, we are more than just a financial institution—we are a community-focused organization driven by purpose and results. Guided by our mission to empower underserved communities and minorities, we combine collaboration, accountability, and innovation to deliver meaningful outcomes for our members.

Our team is united by a culture of positivity, shared values, and a dedication to achieving impactful goals. We take pride in being purposeful, embracing challenges with determination, and celebrating our successes together. At Cencap, every employee's contribution matters, and we encourage growth, creativity, and teamwork to help us meet and exceed our objectives.

If you are enthusiastic about making a difference, inspired by the opportunity to drive results, and eager to thrive in a dynamic and values-driven organization, Cencap Federal Credit Union is the perfect place to build your career. Join us in creating brighter financial futures and making a lasting impact in the communities we serve.

Position Summary:

As a Member Service Representative Level 2 (MSR-II), you will serve as a senior representative within the branch, supporting front-line staff and ensuring excellent member service. While this role does not include direct management responsibilities, you will act as a leader among tellers, providing guidance, performing overrides, and assisting with complex member transactions. Your role is critical in maintaining operational efficiency, security, and a positive member experience.

Key Responsibilities:

- Serve as a primary resource for tellers and frontline staff, providing guidance on policies, procedures, and transaction handling.
- Perform overrides and approve transactions beyond the standard teller limits, ensuring compliance with credit union policies.
- Assist in resolving complex member issues, researching discrepancies, and providing solutions while maintaining a high level of member satisfaction.
- Support daily branch operations, including end-of-day balancing, cash drawer audits, and transaction verifications.
- Process a full range of financial transactions, including deposits, withdrawals, loan payments, and cashier's checks.
- Assist with account maintenance, including opening new accounts, updating member information, and answering inquiries regarding products and services.
- Ensure compliance with all credit union policies, procedures, and regulatory requirements.
- Act as a mentor to less experienced tellers, providing informal training and support as needed.
- Promote and cross-sell credit union products and services to enhance member relationships.
- Handle escalated situations professionally and work with management to resolve any complex issues.
- Maintain confidentiality and safeguard member information.

Qualifications & Skills:

- Minimum of 2-4 years of experience in a financial institution, preferably in a teller or member service role.
- Strong knowledge of credit union products, services, and operational policies.
- Experience performing transaction overrides and assisting with complex financial transactions.
- Ability to mentor and support team members in a leadership capacity without direct management authority.
- Excellent problem-solving skills and the ability to handle member concerns with professionalism and efficiency.
- Strong attention to detail and accuracy in transaction processing.
- Excellent verbal and written communication skills.
- Ability to work independently and collaboratively in a team environment.

Work Environment:

- This is an in-branch position requiring interaction with members and staff.
- May require standing for extended periods and occasional lifting of cash drawers or supplies.
- Requires flexibility to work in multiple branches

Bi-lingual capabilities including Spanish are highly desirable