

IBEW AND UNITED WORKERS FEDERAL CREDIT UNION
DETAILED JOB DESCRIPTION

POSITION: PLASTIC CARD OFFICER
TYPE OF POSITION: BARGAINING UNIT POSITION
REPORTS TO: EXECUTIVE VICE PRESIDENT AND PRESIDENT/CEO

BASIC RESPONSIBILITIES:

Oversees the operation of the plastic card operation. Participates in the creation, implementation and maintenance of policies regarding plastic cards including ATM, Debit and Credit Cards. Initiates necessary changes to the program in a timely manner. Coordinates activities to ensure the achievement of Credit Union goals. Manages and maintains positive member relations. Develops annual production goals for the growth of the plastic card portfolio and reviews plastic card applications for approval or denial.

ESSENTIAL FUNCTIONS:

1. Maintain the day-to-day operation of the plastic card programs.
2. Trains sales skills and promotes a member needs-based sales environment.
3. Set, track and monitor department goals and success of sales techniques
4. Handle member complaints and solve pending problems
5. Daily follow-up with fraud and work with Senior Member Solutions Officer
6. Evaluate our fraud response efforts and update when needed
7. Participate in the Asset/Liability Committee to report on the Debit and Credit card programs and review prepared Monthly department reports
8. Maintain and assure compliance with all local, state and federal regulations
9. Prepare, implement, and report on the budget for the plastic card department
10. Review, evaluate credit, debit and ATM card applications based on Credit Union policies and make decisions to approve or deny applications
11. Review credit limit increases, name changes and procedures as they relate to credit maintenance
12. Maintain an appropriate level of fraud prevention measures including setting holds, blocking appropriate retailers and/regions of the country
13. Guarantee security procedures are met
14. Keeps current on all changes and new opportunities available in the credit/debit card market

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15. Continuously maintains a superior level of knowledge and procedural expertise in all Credit Union functions.
16. Maintains a thorough knowledge of all Credit Union products and services and suggests changes or updates when needed
17. Constant interaction with employees and members both verbally and in writing.
18. Must provide a positive, professional role model of member service through personal example.
19. In coordination with management, holds regular staff, regulatory and sales meetings.
20. Maintains and updates policy and procedures pertaining to plastic cards
21. Participate in member events to represent the Credit Union
22. Any other job functions as may become necessary or as assigned by the President/CEO or Vice Presidents
23. Develop and implement VISA promotions and track results
24. Work closely with vendors

Note: The above essential functions are not all-inclusive and may be amended as necessary from time to time.

SPECIFIC REQUIREMENTS:

1. Minimum of an Associates College Degree and 5 years in Financial Institution
2. Sales training and the practicing of sales skills
3. Effective public speaking skills
4. Concise and effective communication skills in both written and verbal methods
5. The ability to efficiently operate a computer and the elements of MS Office and various other programs
6. The willingness to continue formal education and to constantly update skills and knowledge levels through classes, seminars and self-study programs.
7. General knowledge of all credit union operations including functions in all departments

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1. The ability to work independently and as a member of a team.
2. Must display flexibility and the ability to change functions at a moment's notice.
3. Possess good attention to detail and documentation.
4. Ability to stay focused and follow a job through to completion.
5. Willingness to deal with all personality types in an effective manner.
6. Ability to change their communication style to meet varying situations and different employee needs.
7. Must be willing to extend work hours as needed.
8. Must possess the ability to study and learn
9. The ability to set priorities effectively and productively.
10. Willingness to contribute new ideas to promote the success of the organization.
11. Must be committed to the success of the organization.

REQUIRED SKILLS:

1. Interpersonal skills necessary to represent the Credit Union in a professional, friendly, business-like manner.
2. Ability to cope with pressure resulting from meeting schedules and deadlines, and dealing with impatient, irate members.
5. Common sense and the ability to exercise discretion and independent judgment in interpreting policies and procedures, making exceptions when appropriate.
6. Willingness to openly communicate with members of the management team and keep them advised of actions.
7. Proficiency in communication skills, both verbal and written.
8. Power to make decisions, take action and accept responsibility for results.

WORKING CONDITIONS: PHYSICAL AND MENTAL DEMANDS

1. Continuous standing and/or sitting for long periods of time when providing member services or performing other duties related to the position.
2. Occasional lifting up to 25 pounds.
3. Occasional bending, squatting, or kneeling to reach supplies on ground level.
4. Occasional reaching above shoulder level to reach supplies overhead.

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5. Continuous use of hands in repetitive tasks such as grasping, twisting, turning. Wrist and finger dexterity to perform various duties such as using a 10-key calculator, typing and entering computer data.
6. Must perform simple equipment maintenance.
7. Continuous speaking and hearing for interactions with members and coworkers.
8. Frequent clarity of vision at 20 inches or less for normal processing of transactions or reading and clarity of vision at 20 feet or more for security and operational purposes.
9. Continuous alertness, precision and concentration to ensure accuracy and thoroughness of documents and transactions.
10. Continual alertness to surroundings for security purposes.
11. Continuous memory demands.
12. Frequent supervision and instructing of others with professionalism, fairness and determination.
13. Good judgment skills and constant attention to details.
14. Acceptance of an unpredictable length of workday.
15. Flexibility to change job tasks at a moment's notice.

This job description is meant to be representative of the necessities of the Plastic Card Coordinator's job. It is not intended to be all-inclusive and is subject to change at any time as Credit Union needs arise.

If interested, submit a letter of interest and current resume to:

Christine Buckley, AVP Human Resources
christineb@ibewuwfcu.com.