

# H-E-B FEDERAL CREDIT UNION

## POSITION DESCRIPTION

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**POSITION TITLE:** Private Banker

**REPORT TO:** Business Development and Training Manager

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### *Position Summary:*

The primary purpose of this position is to assist the credit union in living out our Bold Promise, “*H-E-B Federal Credit Union Partners taking a stand together to be the financial institution of choice,*” by delivering outstanding service to both internal Partners and members. A key element of excellent service is to identify the financial needs of each member and recommend an appropriate credit union solution. The Private Banker is responsible for “Enriching the Ultimate Member Experience” to H-E-B Federal Credit Union’s (HEBFCU) Private Banking members. To do this, the incumbent’s time will be spent outside of the office on sales calls, with the remaining time allocated for various service issues, telemarketing, and originating and processing of consumer and mortgage related loans.

### *Qualifications:*

Requires a high school diploma (or equivalent) and a minimum of two years previous financial institution experience, with outside sales calls and business development experience in a financial organization.

Sales and service delivery must demonstrate an understanding of the unique needs, time sensitivity and value of the Private Banking member segment.

The ability to counsel members on financial opportunities and responsibilities, including determining the best financial choice for the member through an evaluation of the various alternatives. In addition, the ability to present this to the Member in a professional sales manner.

Must possess strong ability to organize work, set priorities, and pay strict attention to detail and accuracy.

Must possess strong knowledge and understanding of credit union products, operations, policies, and regulations.

Must possess strong ability to accurately evaluate credit bureau reports.

Must possess strong knowledge of lending policies and procedures, regulatory compliance, the loan application/booking process (including real estate loans) and interest rates.

Must possess strong ability to communicate clearly and effectively both orally and in writing.

*Private Banker – H-E-B Federal Credit Union*

Must be able to provide accurate information to credit union Members regarding their finances and credit union accounts.

Must possess a strong knowledge of and understanding of cross-selling techniques.

Periodic travel with the ability to perform outside sales and business development calls and meet established sales and service goals as required.

Must possess excellent PC skills e.g., intermediate to advanced proficiency with Microsoft Office Suites (Word, Excel and Outlook), Windows operating systems, and the ability to access/navigate the Internet/Intranet.

Must have strong knowledge of Adobe Acrobat Standard to perform duties in a paperless environment.

The ability to work effectively in a fast-paced environment.

The ability to adapt to other areas of the department for quality member service.

Possess knowledge and understanding of proper telephone etiquette, greeting protocol and interpersonal interaction.

Requires prolonged periods of working on a computer.

Must have the ability to obtain information from a computer screen and prepare documents, spreadsheets, and similar documentation.

Must have the ability to receive ordinary information as well as frequently convey detailed or important instructions or ideas accurately and quickly.

Must be able to lift up to 20 lbs. at a time.

Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions of this position.

Must have the ability to work remotely as part of a disaster recovery team.

Must have the ability to work evenings and weekends as needed.

Possess a valid driver's license and reliable transportation.

Must be able to certify with National Mortgage License System (NMLS).

Must be Bondable.

**Duties and Responsibilities:**

Deliver service to both internal Partners and members that is in alignment with the credit union's Operating Promises.

- Act with integrity and trust each other.
- Deliver on our commitments.
- Turn our ideas into action quickly.
- Maximize each contact's unique potential.
- Include customers in our fun and celebration.
- Always look for what is missing, adds value, and anticipates the future.
- Produce consistent, healthy growth.

Meet all productivity goals/standards as established.

Responsible for the overall sales and service to HEBFCU's Private Banking Membership base, to include credit union products as well as various alternative investments products and insurance products offered through TruStage.

Develop sustainable growth and achieve goals established to cross-sell to existing Private Banking Members and develop and attract new Members.

Review and approve loans for the Private Banking Membership base within assigned lending authority.

Resolve member disputes and financial concerns.

Promote honest and open communication throughout the credit union.

Demonstrate values that are consistent with HEBFCU's values, philosophies, and leadership characteristics.

Responsible for all type of account transactions for Private Banking Members, including requests made through digital channels, by mail, phone, fax and in person.

Responsible for processing loan applications, booking, funding, closing, and auditing of all types of loans.

Responsible for telemarketing and outside calls to existing and potential Private Banking Members.

Represent the credit union at H-E-B LP and H-E-B LP Retired Partner events and maintain a favorable credit union image.

Assist with the implementation and roll out of new products, services, or operational enhancements.

Promote self-service delivery through the various HEBFCU digital channels.

Continuously monitor Member needs and satisfaction levels and recommend changes to improve service.

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Travel, as needed, to perform outside sales and business development calls to H-E-B LP locations.

Perform other duties as assigned.

***Job Code: PVTB***

***Grade: Exempt 8***