

Sample Core Competency - Overview

Each Core Competency that is developed is separated into tiers, or levels of achievement. Within each level there are three sections, which delineate what the employee should have mastery over at each career point. The “ability to” section reviews tasks and skills that the employee should be able to successfully complete. The “maintains” section outlines the necessary credit union knowledge, software knowledge, and skill mastery that the employee should have at this competency level. The “completes” section outlines educational requirements for the level.

Other features within the Competency include compensation ranges for each level of achievement (outlined at the beginning of the document), and within the advanced level of each position, career pathing to the next logical position for advancement.

A Core Competency for a Member Service Representative is displayed on the following pages.

MEMBER SERVICE REPRESENTATIVE (TELLER)

| Non-exempt Position Competency Calculation for Tiers | Estimated Annualized Compensation | Hourly Wage |
|--|---|----------------|
| Entry Wage | \$22,921.60 | \$11.02 |
| Tier 1 | \$23,504.00 | \$11.30 |
| Tier 2 | \$25,688.00 | \$12.35 |
| Tier 3 | \$27,872.00 | \$13.40 |
| Tier 4 | \$30,056.00 | \$14.45 |
| Tier 5 | \$32,240.00 | \$15.50 |
| Tier 6 | \$34,382.40 | \$16.53 |

Ability To

TERMS USED

Effectively: Performed timely and accurately, meeting expectations consistently

Proficiently: Resolves issues with little or no supervision; skills are performed in an exceptional manner consistently

Proactively: Effectively seeks and provides solutions before needs arise

Tier 1: Must complete within the first 90 days

- | |
|---|
| <input type="checkbox"/> #1 Effectively account for all cash (incoming and outgoing) in assigned money drawer |
| <input type="checkbox"/> #2 Effectively act on member requests or refer appropriately |
| <input type="checkbox"/> #3 Effectively communicate with staff and members |
| <input type="checkbox"/> #4 Effectively perform beginning and end of day procedures, including balancing |
| <input type="checkbox"/> #5 Effectively perform telephone transfers and miscellaneous account inquiries |
| <input type="checkbox"/> #6 Effectively process check holds according to check cashing policy |
| <input type="checkbox"/> #7 Effectively process member transactions |
| <input type="checkbox"/> #8 Effectively provide members with account information |
| <input type="checkbox"/> #9 Effectively support "sales and service" culture |
| <input type="checkbox"/> #10 Effectively utilize departmental hardware and software |
| <input type="checkbox"/> #11 Professionally greet, answer and service member requests |

Tier 2

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| <input type="checkbox"/> #12 Effectively adhere to departmental policies and procedures |
| <input type="checkbox"/> #13 Effectively close primary and secondary share accounts |
| <input type="checkbox"/> #14 Effectively identify and refer members with past due accounts |
| <input type="checkbox"/> #15 Effectively identify and report activities that trigger CTR or SAR reporting |
| <input type="checkbox"/> #16 Effectively provide consumer loan payoff information |
| <input type="checkbox"/> #17 Effectively provide members with product information |
| <input type="checkbox"/> #18 Effectively refer products and services |
| <input type="checkbox"/> #19 Proficiently communicate with staff and members |
| <input type="checkbox"/> #20 Proficiently provide members with account information |
| <input type="checkbox"/> #21 Proficiently support "sales and service" culture |
| <input type="checkbox"/> #22 Proficiently utilize departmental hardware and software |

Tier 3

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| <input type="checkbox"/> #23 Effectively assist in ATM reconciliation |
| <input type="checkbox"/> #24 Effectively assist in Member Service Representative training |
| <input type="checkbox"/> #25 Effectively assist members in resolving payroll deduction and distribution issues |
| <input type="checkbox"/> #26 Effectively assist members with stop payments |
| <input type="checkbox"/> #27 Effectively identify and assist members in resolving past due accounts |
| <input type="checkbox"/> #28 Effectively identify member needs and refer products and services |
| <input type="checkbox"/> #29 Proficiently provide members with product information |
| <input type="checkbox"/> #30 Proficiently refer products and services |

Tier 4

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| <input type="checkbox"/> #31 Effectively assist in balancing TCDs |
| <input type="checkbox"/> #32 Effectively assist in balancing vault and other vault processes |
| <input type="checkbox"/> #33 Effectively assist members in the use of our electronic delivery services |
| <input type="checkbox"/> #34 Effectively assist members with lost or stolen information (checks, ATM cards, etc) |
| <input type="checkbox"/> #35 Effectively process account overrides |
| <input type="checkbox"/> #36 Effectively process basic IRA transactions |
| <input type="checkbox"/> #37 Effectively reconcile ATMs |
| <input type="checkbox"/> #38 Effectively research and resolve member account issues |
| <input type="checkbox"/> #39 Proficiently assist in Member Service Representative training |
| <input type="checkbox"/> #40 Proficiently assist members in resolving payroll deduction and distribution issues |
| <input type="checkbox"/> #41 Proficiently identify member needs and refer products and services |

Tier 5

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| <input type="checkbox"/> #42 Effectively assist in resolving escalated member issues |
| <input type="checkbox"/> #43 Effectively assist other Member Service Representatives with balancing |
| <input type="checkbox"/> #44 Effectively balance and manage teller cash and negotiable instruments |
| <input type="checkbox"/> #45 Effectively balance and manage vault cash |
| <input type="checkbox"/> #46 Effectively communicate staff issues to Lead Member Service Representative |
| <input type="checkbox"/> #47 Effectively manage TCD cash |
| <input type="checkbox"/> #48 Effectively open and close the branch |
| <input type="checkbox"/> #49 Effectively process all IRA transactions |
| <input type="checkbox"/> #50 Proficiently research and resolve member account issues |

Tier 6

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| <input type="checkbox"/> #51 Effectively assist in Member Service Representative staff scheduling |
| <input type="checkbox"/> #52 Effectively assist in coaching and mentoring Member Service Representative staff |
| <input type="checkbox"/> #53 Effectively provide backup to the Lead Member Service Representative |
| <input type="checkbox"/> #54 Proficiently assist in resolving escalated member issues |
| <input type="checkbox"/> #55 Proficiently assist other Member Service Representatives with balancing |
| <input type="checkbox"/> #56 Proficiently balance and manage teller cash and negotiable instruments |
| <input type="checkbox"/> #57 Proficiently balance and manage vault cash |
| <input type="checkbox"/> #58 Proficiently manage TCD cash |
| <input type="checkbox"/> #59 Proficiently open and close the branch |
| <input type="checkbox"/> #60 Proficiently process all IRA transactions |

Maintains

TERMS USED:

Basic Knowledge: Displays fundamental knowledge or understanding. A Supervisor/Manager usually closely directs staff members with Basic Knowledge of a skill.

Working Knowledge: Displays a high degree of accuracy with minimal supervision. May require higher level review upon completion or can verbalize general knowledge of policy, procedure, or skill set.

Thorough Knowledge: Displays excellent knowledge of policy, procedure or skill set – is an expert.

Tier 1

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|---|
| <input type="checkbox"/> #61 A high level of commitment to the organization and it's values |
| <input type="checkbox"/> #62 An overall score of 3 or greater on the Tier Advancement Review Form |
| <input type="checkbox"/> #63 Basic knowledge of credit union products and services |
| <input type="checkbox"/> #64 Basic knowledge of tellering functions |
| <input type="checkbox"/> #65 Basic knowledge of the responsibilities of the departments within the credit union |
| <input type="checkbox"/> #66 Effective cash handling skills |
| <input type="checkbox"/> #67 Effective communication skills |
| <input type="checkbox"/> #68 Working knowledge of departmental procedures |

Tier 2

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| <input type="checkbox"/> #68 Thorough knowledge of departmental procedures |
| <input type="checkbox"/> #63 Working knowledge of credit union products and services |
| <input type="checkbox"/> #64 Working knowledge of tellering functions |
| <input type="checkbox"/> #65 Working knowledge of the responsibilities of the departments in the credit union |
| <input type="checkbox"/> #66 Excellent cash handling skills |
| <input type="checkbox"/> #67 Excellent communication skills |
| <input type="checkbox"/> #70 An average overall score of 3.25 or greater on the Tier Advancement Review; with all individual sections 3.00 or higher |
| <input type="checkbox"/> #71 Basic knowledge of ACH, ATM, VISA and check clearing processes |
| <input type="checkbox"/> #72 Basic knowledge of automatic transfers, payroll and direct deposit processes |

Tier 3

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|---|
| <input type="checkbox"/> #71 Working knowledge of ACH, ATM, VISA and check clearing processes |
| <input type="checkbox"/> #72 Working knowledge of automatic transfers, payroll and direct deposit processes |
| <input type="checkbox"/> #63 Thorough knowledge of credit union products and services |
| <input type="checkbox"/> #64 Thorough knowledge of tellering functions |
| <input type="checkbox"/> #65 Thorough knowledge of the responsibilities of the departments within the credit union |
| <input type="checkbox"/> #73 An average overall score of 3.50 or greater on the Tier Advancement Review; with all individual components of 3.00 or higher |

Tier 4

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| <input type="checkbox"/> #71 Thorough knowledge of ACH, ATM, VISA and check clearing processes |
| <input type="checkbox"/> #72 Thorough knowledge of automatic transfers, payroll and direct deposit processes |
| <input type="checkbox"/> #74 An average overall score of 3.75 or greater on the Tier Advancement Review; with all individual components of 3.00 or higher |

Tier 5

- ❑ #75 An average overall score of 4.00 or greater on the Tier Advancement Review; with all individual components of 3.00 or higher

Tier 6

- ❑ #76 An average overall score of 4.25 or greater on the Tier Advancement Review; with all individual components of 3.00 or higher

Completes

Tier 1

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| <input type="checkbox"/> CUES: A Primer on Sexual Harassment in the Workplace for Employees |
| <input type="checkbox"/> CUES: Compliance Training: Deposit Operations (BSA: Regs: CC, DD, E, D, Q) |
| <input type="checkbox"/> CUES: Compliance Training: Expedited Funds Availability (Reg. CC) |
| <input type="checkbox"/> CUES: Compliance Training: Privacy of Consumer Financial Information (Reg: P) |
| <input type="checkbox"/> CUES: Compliance Training: Safeguarding Customer Information |
| <input type="checkbox"/> CUES: Compliance Training: Truth in Savings (NCUA Part 707) |
| <input type="checkbox"/> CUES: Office Security: Robbery; ATM Safety; and Bomb Threats |
| <input type="checkbox"/> CUES: Oral Communication Skills |
| <input type="checkbox"/> CUES: Professional Business Dress |
| <input type="checkbox"/> STAR: Section 01: Our Credit Union |
| <input type="checkbox"/> STAR: Section 03: Account Structure |
| <input type="checkbox"/> STAR: Section 04: Deposit Products |
| <input type="checkbox"/> STAR: Section 05: Checking Products |
| <input type="checkbox"/> STAR: Section 12: Miscellaneous Services |

Tier 2

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| <input type="checkbox"/> CUES: Compliance Training: Bank Secrecy Act |
| <input type="checkbox"/> CUES: Compliance Training: Electronic Funds Transfer Act (Reg. E) |
| <input type="checkbox"/> CUES: Compliance Training: Expedited Funds Availability: Check 21 |
| <input type="checkbox"/> CUES: Compliance Training: Office of Foreign Assets Control |
| <input type="checkbox"/> CUES: Credit Unions: An Introduction |
| <input type="checkbox"/> CUES: Handling Consumer Complaints |
| <input type="checkbox"/> CUES: Money Laundering |
| <input type="checkbox"/> CUES: Negotiable Instruments and Endorsement |
| <input type="checkbox"/> CUES: Quality Member Service: Face to Face and on the Phone |
| <input type="checkbox"/> CUES: Safe Deposit Box Operations |
| <input type="checkbox"/> STAR: Section 02: Regulatory Information |
| <input type="checkbox"/> STAR: Section 11: Electronic Services |

Tier 3

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| <input type="checkbox"/> CUES: Check Clearing and Electronic Payment Systems |
| <input type="checkbox"/> CUES: Compliance Training: Check Fraud |
| <input type="checkbox"/> CUES: Compliance Training: Check Kiting |
| <input type="checkbox"/> CUES: Compliance Training: Identity Theft |
| <input type="checkbox"/> CUES: Diversity in the Workplace |
| <input type="checkbox"/> CUES: Home Banking and Bill Paying |
| <input type="checkbox"/> CUES: Overview of Credit Unions: Organization, Structure, and History |
| <input type="checkbox"/> CUES: Share Account Types and NCUSIF Insurance of Accounts |

Tier 4

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| <input type="checkbox"/> CUES: Coverdell Education Savings Accounts |
| <input type="checkbox"/> CUES: Cross-selling Credit Union Products |
| <input type="checkbox"/> CUES: Individual Retirement Accounts: Roth IRAs |

Member Service Representative (Teller)
Competencies

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| |
|---|
| <input type="checkbox"/> CUES: Individual Retirement Accounts: Traditional IRAs |
| <input type="checkbox"/> CUES: Products, Services, and Financial Aspects of Credit Unions |
| <input type="checkbox"/> STAR: Section 10: Insurance Products |

Tier 5

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| <input type="checkbox"/> CUES: Conflict Resolution |
| <input type="checkbox"/> CUES: Handling Sales Objections |
| <input type="checkbox"/> CUES: New Account Representative Training |
| <input type="checkbox"/> STAR: Section 06: IRA Overview |
| <input type="checkbox"/> STAR: Section 07: IRA Products |
| <input type="checkbox"/> STAR: Section 08: Consumer Loans |

Tier 6

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| <input type="checkbox"/> CUES: Coaching Employees |
| <input type="checkbox"/> CUES: Consultative Selling |
| <input type="checkbox"/> CUES: Hiring Skills |
| <input type="checkbox"/> CUES: Leadership Skills |
| <input type="checkbox"/> CUES: Performance Appraisal and Meetings |
| <input type="checkbox"/> CUES: Personal Computer and Internet Security |
| <input type="checkbox"/> CUES: Supervisory Management I |
| <input type="checkbox"/> STAR: Section 09: Real Estate Loans |