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)

<table>
<thead>
<tr>
<th>Competency Calculation for Tiers</th>
<th>Estimated Annualized Compensation</th>
<th>Hourly Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entry Wage</td>
<td>$22,921.60</td>
<td>$11.02</td>
</tr>
<tr>
<td>Tier 1</td>
<td>$23,504.00</td>
<td>$11.30</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$25,688.00</td>
<td>$12.35</td>
</tr>
<tr>
<td>Tier 3</td>
<td>$27,872.00</td>
<td>$13.40</td>
</tr>
<tr>
<td>Tier 4</td>
<td>$30,056.00</td>
<td>$14.45</td>
</tr>
<tr>
<td>Tier 5</td>
<td>$32,240.00</td>
<td>$15.50</td>
</tr>
<tr>
<td>Tier 6</td>
<td>$34,382.40</td>
<td>$16.53</td>
</tr>
</tbody>
</table>

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

Tier 2
- #12 Effectively adhere to departmental policies and procedures
- #13 Effectively close primary and secondary share accounts
- #14 Effectively identify and refer members with past due accounts
- #15 Effectively identify and report activities that trigger CTR or SAR reporting
- #16 Effectively provide consumer loan payoff information
- #17 Effectively provide members with product information
- #18 Effectively refer products and services
- #19 Proficiently communicate with staff and members
- #20 Proficiently provide members with account information
- #21 Proficiently support "sales and service" culture
- #22 Proficiently utilize departmental hardware and software
## Tier 3

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

## Tier 4

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

## Tier 5

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

## Tier 6

- #51 Effectively assist in Member Service Representative staff scheduling
- #52 Effectively assist in coaching and mentoring Member Service Representative staff
- #53 Effectively provide backup to the Lead Member Service Representative
- #54 Proficiently assist in resolving escalated member issues
- #55 Proficiently assist other Member Service Representatives with balancing
- #56 Proficiently balance and manage teller cash and negotiable instruments
- #57 Proficiently balance and manage vault cash
- #58 Proficiently manage TCD cash
- #59 Proficiently open and close the branch
- #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.

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>#61 A high level of commitment to the organization and it’s values</td>
</tr>
<tr>
<td>#62 An overall score of 3 or greater on the Tier Advancement Review Form</td>
</tr>
<tr>
<td>#63 Basic knowledge of credit union products and services</td>
</tr>
<tr>
<td>#64 Basic knowledge of tellering functions</td>
</tr>
<tr>
<td>#65 Basic knowledge of the responsibilities of the departments within the credit union</td>
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<tr>
<td>#66 Effective cash handling skills</td>
</tr>
<tr>
<td>#67 Effective communication skills</td>
</tr>
<tr>
<td>#68 Working knowledge of departmental procedures</td>
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<tr>
<th>Tier 2</th>
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<tbody>
<tr>
<td>#68 Thorough knowledge of departmental procedures</td>
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<td>#63 Working knowledge of credit union products and services</td>
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<td>#66 Excellent cash handling skills</td>
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<td>#67 Excellent communication skills</td>
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<tr>
<td>#70 An average overall score of 3.25 or greater on the Tier Advancement Review; with all individual sections 3.00 or higher</td>
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<td>#71 Basic knowledge of ACH, ATM, VISA and check clearing processes</td>
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<td>#72 Basic knowledge of automatic transfers, payroll and direct deposit processes</td>
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<td>#73 An average overall score of 3.50 or greater on the Tier Advancement Review; with all individual components of 3.00 or higher</td>
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<tr>
<td>#71 Thorough knowledge of ACH, ATM, VISA and check clearing processes</td>
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<tr>
<td>#72 Thorough knowledge of automatic transfers, payroll and direct deposit processes</td>
</tr>
<tr>
<td>#74 An average overall score of 3.75 or greater on the Tier Advancement Review; with all individual components of 3.00 or higher</td>
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</table>
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
- CUES: A Primer on Sexual Harassment in the Workplace for Employees
- CUES: Compliance Training: Deposit Operations (BSA: Regs: CC, DD, E, D, Q)
- CUES: Compliance Training: Expedited Funds Availability (Reg. CC)
- CUES: Compliance Training: Privacy of Consumer Financial Information (Reg: P)
- CUES: Compliance Training: Safeguarding Customer Information
- CUES: Compliance Training: Truth in Savings (NCUA Part 707)
- CUES: Office Security: Robbery; ATM Safety; and Bomb Threats
- CUES: Oral Communication Skills
- CUES: Professional Business Dress
- STAR: Section 01: Our Credit Union
- STAR: Section 03: Account Structure
- STAR: Section 04: Deposit Products
- STAR: Section 05: Checking Products
- STAR: Section 12: Miscellaneous Services

## Tier 2
- CUES: Compliance Training: Bank Secrecy Act
- CUES: Compliance Training: Electronic Funds Transfer Act (Reg. E)
- CUES: Compliance Training: Expedited Funds Availability: Check 21
- CUES: Compliance Training: Office of Foreign Assets Control
- CUES: Credit Unions: An Introduction
- CUES: Handling Consumer Complaints
- CUES: Money Laundering
- CUES: Negotiable Instruments and Endorsement
- CUES: Quality Member Service: Face to Face and on the Phone
- CUES: Safe Deposit Box Operations
- STAR: Section 02: Regulatory Information
- STAR: Section 11: Electronic Services

## Tier 3
- CUES: Check Clearing and Electronic Payment Systems
- CUES: Compliance Training: Check Fraud
- CUES: Compliance Training: Check Kiting
- CUES: Compliance Training: Identity Theft
- CUES: Diversity in the Workplace
- CUES: Home Banking and Bill Paying
- CUES: Overview of Credit Unions: Organization, Structure, and History
- CUES: Share Account Types and NCUSIF Insurance of Accounts

## Tier 4
- CUES: Coverdell Education Savings Accounts
- CUES: Cross-selling Credit Union Products
- CUES: Individual Retirement Accounts: Roth IRAs
Tier 5

- CUES: Conflict Resolution
- CUES: Handling Sales Objections
- CUES: New Account Representative Training
- STAR: Section 06: IRA Overview
- STAR: Section 07: IRA Products
- STAR: Section 08: Consumer Loans

Tier 6

- CUES: Coaching Employees
- CUES: Consultative Selling
- CUES: Hiring Skills
- CUES: Leadership Skills
- CUES: Performance Appraisal and Meetings
- CUES: Personal Computer and Internet Security
- CUES: Supervisory Management I
- STAR: Section 09: Real Estate Loans