



## POSITION DESCRIPTION

<b>Position Title:</b>	Card Specialist
<b>Department:</b>	Accounting Department
<b>Reports To:</b>	Accounting Manager/CFO
<b>Classification:</b>	Hourly
<b>Purpose:</b>	<p>The primary purpose of this position is to assist Filer Credit Union to live out its mission, "To serve our community and build trusted relationships." A key component of this service is to identify members' needs and provide appropriate FCU product solutions which ultimately helps grow the credit union.</p> <p>Responsible for maintaining member card portfolio, both debit cards and credit cards. Employee will be responsible for reducing CU card risk, updating dispute/fraud information. Employee will be responsible for analyzing card activity to increase Filer card usage and also reduce fraud.</p>

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## ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. **Assumes responsibility for managing day to day card dispute activities**
  - a. Submitting disputes with the processor where possible.
  - b. Answer member questions about card issues or card disputes
  - c. Tracking dispute activity and status
  - d. Adjusting provisional credits as appropriate
  - e. Reporting write-off recommendations to Accounting Manager
  - f. Prepare monthly dispute summary for Executive Management
  
2. **Assumes responsibility preventative card maintenance**
  - a. Follow-up on unanswered fraud cases. Reissue cards where needed.
  - b. Review daily/monthly reports for fraud trends.

- c. Review CAMS/ADC Alerts. Reissue cards where needed.
  - d. Review card maintenance reports.
3. **Analyze reports in order to help promote Filer Card products and services.**
- a. Analyze reports and trends
  - b. Report findings and suggestions to Executive Management.
4. **Assumes responsibility for related duties as required or assigned.**
- a. Ensures work area is clean, secure, and well maintained.
  - b. Stays informed regarding developments and changes in the field.
  - c. Assists with promotional activities. Cross sells services.
  - d. Completes special projects as assigned.
  - e. Perform as backup to others in the Accounting Department.

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## **QUALIFICATIONS**

**EDUCATION/CERTIFICATION:** High School Diploma

**REQUIRED KNOWLEDGE:** Thorough knowledge of basic accounting principles. Thorough knowledge of credit unions products, services, and policies.

**EXPERIENCE REQUIRED:** At least three years of credit union or bank experience.

**SKILLS/ABILITIES:** Strong analytical skills.

Good project management abilities.

Well organized, and able to meet deadlines.

Able to operate related computer applications and business equipment.

## **WORKING CONDITIONS**

**NONE:** No hazardous or significantly unpleasant conditions (such as in a typical office).

**LOCATION:** Some in-office work required.

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## INTENT AND FUNCTION OF JOB DESCRIPTIONS

*Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well-constructed job descriptions are an integral part of any effective compensation system.*

*All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.*

*In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.*

*Job descriptions are not intended as and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.*