



Consumer Membership Specialist

Department:	Member Services
Reports To:	Branch Manager
Grade:	7
Pay:	\$21.57 (Min.) - \$26.96 (Mid.) - \$32.35 (Max)
Type:	Full-Time
Location:	Glendora, CA

Purpose:

The Consumer Membership Specialist is responsible for evaluating and making decisions on all new online consumer membership applications. This role focuses on evaluating applications for accuracy, eligibility, and potential risk, including fraud indicators, and approving or denying memberships in accordance with credit union policies.

This position ensures all accounts are properly established, while maintaining strict adherence to regulatory and security requirements.

Major Duties and Responsibilities:

Membership Application Review & Decisioning

- Review online consumer membership applications for completeness, accuracy, and eligibility.
- Approve or deny memberships based on established policies, procedures, and risk criteria.
- Ensure timely processing of applications to meet service level expectations.
- Identify exceptions or high-risk applications and escalate as appropriate.

Fraud Detection & Risk Assessment

- Evaluate applications for potential fraud indicators, suspicious activity, or identify discrepancies.
- Perform identity verification and ensure all required documentation is properly validated.
- Escalate suspected fraud cases in accordance with internal procedures.
- Maintain awareness of fraud trends and apply appropriate controls during the review process.

Fraud Detection & Risk Assessment

- Evaluate applications for potential fraud indicators, suspicious activity, or identify discrepancies.

Compliance & Documentation

- Ensure all membership decisions and account setups comply with regulatory requirements (BSA, CIP, OFAC, AML).
- Maintain accurate and complete documentation of applications, decisions, and supporting materials.
- Adhere to internal controls, audit standards, and security procedures.
- Protect sensitive member and organizational information at all times.

Operational Efficiency & Quality Control

- Maintain productivity standards while ensuring a high level of accuracy in all decisions and processing.
- Monitor and ensure quality control of memberships opened, including proper documentation and system setup.
- Identify application trends, errors, or inefficiencies and recommend process improvements.

Administrative Responsibilities

- Track application volume, decision turnaround times, and processing metrics.
- Assist with reporting, audits, and internal reviews.
- Perform other duties as assigned.

Expectations:

- Adhere to all regulatory requirements including BSA, OFAC, and AML
- Maintain current knowledge of account opening procedures, fraud risks, and internal policies
- Consistently demonstrate attention to detail, sound judgement, and confidentiality

Essential Functions:

- Strong analytical and decision-making skills
- High attention to detail and accuracy
- Ability to identify risk and potential fraud indicators
- Ability to manage multiple applications efficiently in a fast-past environment
- Ability to handle confidential and sensitive information

Qualifications and Educational Requirements:

- High School Diploma required
- Minimum of 1-3 years of financial services experience, preferably in new accounts or operations
- Experience in account review, fraud detection, or application decisioning preferred
- Knowledge of identity verification processes and regulatory requirements
- Strong critical thinking and problem-solving skills

Disclaimer:

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not to be construed as an exhaustive list of responsibilities, duties, and skills required for personnel classification. All personnel may be required to perform duties outside of their normal responsibilities from time to time, as needed.

Pay Scale:

Our pay ranges are built to allow for candidates with various levels of skills and experience to be considered, as well as to allow room for growth and tenure achieved in this role over time. Typically, new hire salary offers fall within the minimum to midpoint of a pay range for many candidates. Any offer extended to a candidate will be based upon their unique set of knowledge, skills, education, and experience, as well as internal equity.

ADA Compliance Statement:

In compliance with the Americans with Disabilities Act (ADA), ACCU stands ready to accommodate any qualified employee with a disability who can perform the essential duties of their position, as long as necessary accommodations for that employee's disability don't cause an undue burden to the credit union.

To apply, please visit: AmericasChristianCU.com/Apply