



**EMPLOYMENT OPPORTUNITY
VISION CREDIT UNION LTD.
WETASKIWIN, AB**

**AGRICULTURAL/COMMERCIAL BUSINESS ACCOUNT
MANAGER**

The Position:

The Agricultural/Commercial Business Account Manager will be responsible for maintaining the commercial financial portfolios of Vision Credit Union Ltd. The Agricultural/Commercial Business Account Manager will be required to expand business portfolios by acquiring new agricultural and commercial members. While providing exceptional customer service, the incumbent must analyze members' financial data and recommend products and services which suit members' needs.

This is a full time permanent position.

For complete job posting details, please visit our website www.visioncu.ca/en/about-vision/careers

The Person:

- Minimum of 5 years' credit granting and knowledge of agricultural and commercial lending.
- Ability to analyze and interpret the needs of clients and offer the appropriate options, solutions, and resolutions required.
- Proven ability to drive business development.
- Ability to deal with people sensitively, tactfully, diplomatically, and professionally at all times.
- Cooperative or Credit Union industry experience is a benefit.

Compensation:

- Salary range \$85,000 to \$110,000/annually.
- Comprehensive benefits package.

CLOSING: October 16, 2024.

SUBMIT RESUME AND COVER LETTER TO:

Jennifer Hormann,
Vice President of Human Resources
Vision Credit Union Ltd.
Corporate Office
5007 – 51 Street
Camrose, Alberta T4V 1S6
Fax 780-679-0569
jobs@visioncu.ca

Only those individuals invited for an interview will be contacted.

Position Title: **Agricultural/Commercial Business Account Manager**

Reports To: Vice President of Business Development

Summary

The Agricultural/Commercial Business Account Manager will be responsible for maintaining the commercial financial portfolios of Vision Credit Union Ltd. The Agricultural/Commercial Business Account Manager will be required to expand business portfolios by acquiring new agricultural and commercial members. While providing exceptional customer service, the incumbent must analyze members' financial data and recommend products and services which suit members' needs.

Job Duties/Responsibilities

- Maintain a portfolio of business loans and deposits.
- Conduct work in accordance with the practices, policies and objectives of Vision Credit Union Ltd.
- Ensure compliance with legislation, policies, programs and procedures at all times.
- Responsible for business development with existing and potential members with respect to their financial needs.
- Interpret members' financial needs by analyzing member information using financial knowledge.
- Provide exceptional customer service by offering personalized financial services to suit individual consumer needs.
- Promote and sell products and services to target members in order to meet financial goals.
- Process member loan applications: collect member information and enter it into computer system, pull credit reports, verify relevant information, analyze current financial situation, etc.
- Identify irregular accounts within portfolio; investigate these accounts by communicating with members to discuss current financial situations and determine measures that need to be taken to remedy these accounts.
- Determine business objectives and goals with managers and their lending staff.
- Complete a variety of financial reports for executive management.
- Meet with prospective members including onsite visits to discuss their banking needs and recommend types of accounts that would be appropriate.
- Identify and develop a profitable loan and deposit portfolio through new business.
- Promote and maintain the organization's brand image and identity within the marketplace.
- Conduct and develop quarterly and annual account reviews in order to effectively manage account lifecycles.
- Train and coach staff towards establishing the required knowledge base and skills to reach specific targets.
- Special projects as required.
- Plan, organize, direct, control and evaluate the activities of other lending positions in the branch.
- Advise members on the available financial services corresponding to their needs.
- Evaluate and review loan and credit applications and collateral and make recommendations.
- Approve or reject credit applications, establish credit limits and determine repayment plans or schedules in accordance with authorized limits.
- Ensure collection of overdue or delinquent accounts.
- Ensure credit policies and procedures are followed according to established guidelines and applicable legislation.
- Prepare credit and loan reports.
- Develop a sales culture to enhance Vision Credit Union Ltd. deposit portfolio.
- Recruit lending personnel and identify their training needs.

- Plans, organizes and manages credit adjudication and collection, clerical resources towards achieving “best practices” and performance objectives (both qualitative and quantitative service level goals).
- Interacts with different internal (sales force) and external (collection agencies or outsourcing) agents for escalations and more complex or difficult accounts whether on the credit or collections side.
- Assists and participates in continuous process improvement both within credit group and collections group.
- This role includes recommending modification to credit policy and procedures and communicating them as well as optimizing human and technological resources.
- Follow up on dispute resolution process with members, credit, sales, and operations, involving the Branch Manager.
- Investigating and documenting credit limit increases, annual reviews and new applications.
- Preparing files for approval by the Branch Manager and/or Senior Vice President.
- Maintain strong working knowledge of applicable regulations, legislations and compliance issues, and changes made.
- Cold calls when required.
- Accurately scan loan documentation on a daily basis or as required.
- Adhere to all Vision Credit Union Ltd. policies and procedures.
- Follow all compliance policies and procedures in relation to Anti-Money Laundering and Anti-Terrorist Financing Guidelines.
- Assist the Vice President of Business Development with other duties as assigned.

Requirements

- High school diploma
- Minimum of 5 years’ credit granting and knowledge of agricultural and commercial lending.
- Ability to analyze and interpret the needs of clients and offer the appropriate options, solutions, and resolutions required.
- Ability to deal with people sensitively, tactfully, diplomatically, and professionally at all times.
- Exceptional conflict resolution, negotiation, and objection handling skills.
- Superior time management skills, multitasking skills, and the ability to prioritize tasks with minimal supervision.
- Well-developed mathematical and logical reasoning skills.
- Professional appearance and manners.
- High level of sound and independent judgement, reasoning, and discretion
- Ability to work well under pressure and meet set deadlines.
- Strong work ethic and positive team attitude.
- Effective communication skills with individuals at all levels of the organization.
- High level of critical and logical thinking, analysis, and/or reasoning to identify underlying principles, reasons, or facts.
- Proven ability to drive business development.
- Good training, coaching, and mentoring skills are essential.

Vision Credit Union Ltd. – we “see” banking differently.

We may very well be the right fit for *you*....and *you* for us.

We’re Vision Credit Union. Although we offer loans, deposits, financial planning service, RRSP’s, mutual funds, insurance products and other product that most F.I.’s are able to offer, we do things a little (some would say a lot) different at our “shop”.

Our focus is our 37,000 member-owners. We’re an organization based on principles over profit. If you are eager to launch a rewarding career with our organization, you will need to be able to naturally and consistently provide “well above the norm” member service. After all, the Credit Union system has been chosen tops in Canada for twelve years straight in the area of customer service. That’s a reputation we pledge to continue.

We believe that charging excessive fees or providing products and services that benefit our Credit Union more than our valued members is wrong. We also believe that the bulk of our profits must be shared by our members and that some of our profits need to be channeled back to community initiatives in the small rural communities where we live and work.

At Vision Credit Union, an equal opportunity employer, we treat members special. Our goal is to ensure that every one of our members feels like an extension of our “family”. The team, of which you would be a part, is small in numbers but capable of “moving mountains”. We believe in common purpose (life-long member-owners). We strive for error-free work and accountability. We’re collectively recognized for our great work: in both 2016 and 2017 Vision C.U. was named one of ***Alberta’s Top 70 Employers***. In 2016, 2018 and 2019, Vision earned the title: ***Alberta’s Credit Union of the Year***.

We are always “on the hunt” for enthusiastic, astute and motivated team members. Joining us represents an opportunity to go home from work feeling fulfilled. At Vision, you will enjoy a salary that is at or above industry standards and there are exceptional advancement opportunities for the right individual. If you feel you can offer skill and passion to help our organization continue being the financial service provider of choice in rural and entrepreneurial Alberta, we invite your resume.