



**EMPLOYMENT OPPORTUNITY
VISION CREDIT UNION LTD.
CORPORATE OFFICE - CAMROSE, AB
SENIOR LOAN OFFICER**

The Position:

The Senior Loan Officer will be responsible for maintaining, supervising and recommending credit policies and procedures, including the investigation of new members, extending credit lines, granting credit and following up. Responsibilities will include providing leadership, providing consistently exceptional customer service, providing frontline credit application adjudication, and collections of accounts receivable.

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 or other financial institution lending experience preferred.
- Agriculture Industry experience or 2-3 years of agricultural lending experience preferred.
- 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.
- Professional appearance and manners.
- High level of sound and independent judgement, reasoning, and discretion.

Compensation:

- Salary range \$60,000 to \$80,000/annually
- Comprehensive benefits package.

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: Senior Loan Officer
Reports To: Branch Manager/Assistant Branch Manager

Summary

The Senior Loan Officer will be responsible for maintaining, supervising and recommending credit policies and procedures, including the investigation of new members, extending credit lines, granting credit and following up. Responsibilities will include providing leadership, providing consistently exceptional customer service, providing frontline credit application adjudication, and collections of accounts receivable.

Job Duties/Responsibilities

- 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.
- Member visits and 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 Branch Manager/Assistant Branch Manager with other duties as assigned.

Requirements

- High school diploma
- Minimum of 5 years' credit granting or other financial institution lending experience.
- 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.
- Ability to supervise employees, including organizing, prioritizing, and scheduling work assignments.
- High level of critical and logical thinking, analysis, and/or reasoning to identify underlying principles, reasons, or facts.

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.