



VantageOne
CREDIT UNION

Career
Opportunity

External Advertisement

February 24, 2022

ROLE: Full Time Account Manager III - Retail

BUSINESS LINE: VantageOne Credit Union – Vernon BC location

Are you an experienced, goal-oriented consumer account manager with a demonstrated passion in assisting members reach their financial goals? If you have proven experience in cultivating, maintaining relationships and growing and retaining business, this opportunity may be for you!

POSTING NUMBER: EX 2022-04

CLOSING DATE: Until Filled

HOW TO APPLY: Please **email** a resume and cover letter to HR@vantageone.net no later than **5:00 pm** on the closing date. Please indicate the advertisement number (EX -2022-04) in subject line of email.

About the role: This role is focused on providing our members with complex lending and investment advice to solve their day-to-day banking, credit, and investment needs. Interviewing members, identify needs, preparing documents, approving loans and mortgages within lending limits, onboarding new members, and teaching members how to use our digital banking solutions are a few of the ways this role contributes to creating meaningful experiences for our members.

Who We Are: Our history as a credit union reaches all the way back to 1944 when we opened our first branch in Vernon. Since that time, we're proud to have become a vital part of the local business economy. From the very start, we have seen ourselves as a local business, owned by our members and operated by people who live here and are deeply invested in our communities. We are a credit union dedicated to the financial well-being of our members, clients, employees, and communities. Part of what sets VantageOne apart from others is that while we offer traditional banking and borrowing solutions, we have also strategically diversified our services to meet our members' expanding financial needs by offering Financial Ability with a Human Touch.

We welcome applications from all interested; however, only those selected for an interview will be contacted.

Learn More About

Life & the *Application*
At VantageOne Process

www.vantageone.net



Job Description

POSITION TITLE:	Account Manager III – Retail
BUSINESS:	VantageOne Credit Union
UNIT/DEPARTMENT:	Main Branch
LOCATION:	Vernon, BC
REPORTS TO:	Branch Manager

PURPOSE OF POSITION

With a mandate to differentiate the Credit Union through service delivery this position proactively meets the retail consumer and personal financial needs of the members.

- Manages a portfolio of credit borrowings with a maximum individual/connected limit of \$400,000.00.
- Ongoing review and monitoring of the portfolio to ensure acceptable risk and return.
- Responsible for the growth and development of the assigned portfolio.

ROLES AND RESPONSIBILITIES

Service Delivery:

- Provides members with superior customer service to ensure a positive rapport and ongoing relationship is established. Proactively initiates client conversations that will uncover opportunities and then provides appropriate solutions to meet the member's personal and business needs.
- Proactively conducts follow-up calls to ensure customer satisfaction and to effectively maintain and grow relationships.
- Proactively calls members to increase loyalty, wallet share and service retail financial needs and objectives of our members.

Portfolio Administration:

- Completes related documentation for new loans, renewals, payment suspensions, temporary excess approvals, alteration and substitutions of security. The assignment of discharges of security and general administration duties to retail support staff.
- Conducts credit investigations, analyze financial statements and documentation.

Portfolio Management:

- Manages a credit portfolio consisting primarily of moderate to highly complex loans, mortgages and investments including construction financing, broker referrals with an acceptable level of risk by completing credit reviews, authorizing, renewing or declining client requests.
- Analyzes and negotiates member's business to ensure profitability and acceptable risk of the relationship.
- Completes loan applications and related documentation for new loans, renewals, payment suspensions, alteration and substitutions of security.
- Evaluates security, calculates loan to value of security position and ensures appropriate documentation relative to the risk, legislation and regulations of the venture is processed.
- Conducts credit investigations, security inspections and searches as required.
- Grants residential mortgages including CMHC insured and construction financing, personal lines of credit, overdrafts, and personal loans within approved lending limits.
- Provides individualized financial counseling and information to members on loan services and deposit products offered through the credit union.
- Keeps apprised of changing rules and regulations pertaining to relevant legislation requirements and follows Investment and Lending Policy /Procedures.
- Works in conjunction with Retail Credit Control Officer to successfully collect on delinquencies or deficiencies as required.
- Identifies member potential delinquencies or deficiencies that may impact future risk or repayment.
- Authorization to grant hurdle rates for investment and loan portfolio management.

Portfolio Growth:

- Understands member's financial condition and needs in order to effectively position the value of products and services.
- Understands more complex financial needs of members and provides global solutions in order to effectively position the value of products and services.
- Communicates product and service information to secure sales, cross-sells all credit union products, both business and personal, and solicits new members.
- Builds both internal and external networks to encourage referrals, shares best practices and enhances product knowledge as well as capitalizes on business opportunities.
- Participates in Business Development opportunities and community events to increase our referral and sales opportunities.
- Maintains up-to-date knowledge of credit union lending and deposit services and products.
- Administers and maintains estate accounts.
- Administers, maintains and develops investment portfolio.

Team Member:

- Participates in branch meetings to share successes, best practices and information to contribute to the success of the team.
- Contributes to the branch planning process.
- Special projects as assigned.
- Assists in Branch Opening and Closing Procedures

Other Duties as Assigned**EDUCATION & EXPERIENCE****Education:**

- Bachelor's Degree or a diploma requiring 3-4 years of full-time study or equivalent, courses preferred include professional accounting, finance and/or administration designations. In addition, must have completed CUIC 210 residential Loan and Mortgage Lending.

And**Job Related Experience:**

- 1-3 years' experience in a retail lending environment.

Or

- an equivalent combination of education and experience acceptable to VantageOne

SKILLS AND KNOWLEDGE**Accounting**

Working Knowledge of generally accepted accounting principles and practices as applied to such things as: balancing daily transactions/blotter.

Finance

No knowledge in this area is required for this position. Employee will not be involved in financial analysis, budget design and control, asset liability management, risk analysis, tax standards, liquidity management, prediction of economic trends and rates, money market issues, investments, pricing/rate strategies or financial reporting.

Administrative Processes

A working knowledge of policies, procedures and practices as they relate to a lending environment to ensure requirements are met and improved as identified.

Communications

Working knowledge & skills of verbal and written communication techniques to better serve our members identify needs and negotiate pricing, terms and conditions.

Granting of Commercial Credit

Familiarity is required to carry out the function of this position. This position does not grant commercial loans or have commercial lending limits.

Granting of Consumer Credit

Advanced Knowledge of Retail credit products and solutions to provide overall management of credit, including approving

loans for the credit union within assigned limits, policies, and procedures. This includes analysis of personal financial statements, evaluation of security, negotiation of terms and conditions, continued monitoring of the security taken, and initiating actions in case of delinquency.

Core Products and Services

Working Knowledge of all the features and benefits of deposit and lending products and services

Specialized Products and Services

Working Knowledge of wealth management products and services including RRIF, RSP, RESP and estate planning. Familiarity with financial planning, mutual funds and securities, merchant MasterCard, and commercial lending products and services for referrals to specialists.

Regulations/Legislation/Credit Union System

Working Knowledge of all Credit Union Policy and Procedures, Investment and Lending Policies and Deposit Insurance in regard to the Retail Services Department.

Insurance

Familiarity in this area is required of this position to refer inquiries to our subsidiary for Travel, Homeowners, and life insurance.

Computer-Based Systems Operation

Working Knowledge of current VantageOne banking system, current lending programs, Outlook, Excel and Word applications, and Central Portal System.

Computer System Design, Development and Technical Support

No Knowledge in this area required in this position. This position is not responsible for evaluation, design, development, and maintenance or user support of computer systems or operations.

Human Resource Management

No Knowledge in this area required in this position. This position is not responsible for employee counselling, succession planning, or recruitment.

Marketing

No Knowledge in this area required in this position. This position is not responsible for participation in marketing planning.

Competitive Environment

A Working Knowledge in this area is required in this position. A solid understanding of the competitive environment as it relates to the degree of local competition, trends in the industry, products, and services and offered by others in our area.

Sales and Service

Working Knowledge of and skills in sales and services, able to analyze, determine and deliver on the financial needs of our members in Retail Services.

Strengths & Abilities

Striving Strengths	Thinking Strengths	Relating Strengths
<ul style="list-style-type: none"> • Ability to Achieve • Desire to Succeed • Competent • Committed to be of Service to Others • Ethical • Available 	<ul style="list-style-type: none"> • Focused • Disciplined • Able to Arrange • Responsible • Problem Solving Ability • Committed to Accuracy 	<ul style="list-style-type: none"> • Empathetic • Caring • Team Player • Ability to build and sustain relationships • Partnership and Advice Focused • Positive Attitude

PHYSICAL REQUIREMENTS

Physical exertion – Occasional less than ¼ of the time which includes stooping, reaching, pushing, pulling and/ or lifting.

Visual attention – Frequent between ½ and ¾ of the time this may include intense reading of documentation or data, close monitoring of computer screens or detailed work.

Travel – Minimal Travel. Travel either day to day or overnight on VantageOne business is not required in this position.

Manual Dexterity – Frequent between ½ and ¾ of the time this includes computer keyboarding or mouse work for a significant portion of the workday. 40 Wpm Keyboarding Skill.

NATURE OF SUPERVISION

Immediate Supervisor	Branch Manager
Supervisor Responsibility Level	N/A
Positions	N/A