



**VantageOne**  
CREDIT UNION

# Career Opportunity

**TYPE:** Part Time - Bargaining Unit  
**ROLE:** Retail Services Assistant  
**BUSINESS LINE:** VantageOne Credit Union

**DATE:** January 31, 2023

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**POSTING NUMBER:** EX 2023-05

**CLOSING DATE:** Until Filled

**HOW TO APPLY:** Please **email** a resume and cover letter to [HR@vantageone.net](mailto:HR@vantageone.net)

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**About the role:**

As an integral part of our overall consumer banking team, the Retail Services Assistants provide consumer lending, investment, and other administrative support to our consumer account managers.

**Who We Are:**

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.

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

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**Learn More About**

*Life* & the *Application*  
At VantageOne Process

[www.vantageone.net](http://www.vantageone.net)

<b>POSITION TITLE:</b>	<b>Retail Services Assistant</b>
<b>BUSINESS UNIT:</b>	<b>VantageOne Credit Union</b>
<b>DEPARTMENT</b>	<b>Retail Services</b>
<b>LOCATION:</b>	<b>3108 33 Ave Vernon BC</b>
<b>REPORTS TO:</b>	<b>Credit Adjudication and Collections Manager</b>

### PURPOSE OF POSITION

The Retail Services Assistant position contributes to meeting Sales Units Objectives by acting in a support position to Account Managers. This position assists in administrative and follow up to the Account Managers in the execution of their duties and is part of a centralized administrative team for all branches.

### ROLES AND RESPONSIBILITIES

#### Service Delivery:

- Provides administrative retail services support to multi branch Account Managers and members
- Accurately and efficiently executes instructions from multi branch Account Managers with minimum error impact
- Initiates client conversations that will uncover opportunities and then provide appropriate solutions to meet member's needs
- May act as back up to the Information Representative

#### Administration:

- Process paper flow and set up for all CU investment products RRSP, locked-in RRSP, RRIF's, LIF's, LRIF's, RESP's, Term Deposits and Cu Credit facilities, Loans, Mortgages, Line of Credit, Master Cards
- Process transactions such as: Drafts, Balance of Accounts, Collections of Charge Backs on current banking system
- Cross-sells CU products and services following sales and services guidelines and interview techniques
- Refers clients to Account Managers / Financial Planners/Commercial/Leasing Dept & acts quickly & professionally on closing referrals.
- Maintains relationships with third party individuals, realtors, brokers, appraisers, lawyers by confirming and exchanging information and ensuring data integrity in support of the Account Managers
- Performs BC Online Searches, Registration and Discharges ensuring Credit Unions is properly registered or released.
- Prepares documents and then executes scanning process with minimal error ratios.
- Responsible for maintaining organizing of filing / diary systems.
- Acts as a source of information for all other departments.

#### Non-cash Transactions:

- Provides members with various banking need's responds to inquiries, helps with solving member problems and trouble shooting.
- Refers member's complex complaints to manager
- Tracks sales efforts as directed.
- Refers sales and products or services identified to other branch personnel when appropriate.
- Follows all relevant policy, procedures, legislation and guidelines e.g. Privacy Code and Anti- Money Laundering Guidelines
- Follows Investments and Lending Policy/ Procedures

#### Team

- Attend, participate and contribute to scheduled meetings as required
- Provide operational support to work team members

## Other Duties as Assigned

## EDUCATION & EXPERIENCE

### Education:

- High school graduate and Completion of CUIC 210 course

### And

### Job Related Experience:

- 1-3 years experience working in a Credit Union or Financial Institution with exposure in member service or client service administration.
- Sales in a lending capacity

### Or

- An equivalent combination of both education and experience acceptable to VantageOne

## SKILLS AND KNOWLEDGE

### Accounting

Familiarity of generally accepted accounting principles and practices as applied to balancing a 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

Working Knowledge in the areas of processing transactions, completing documentation, verifying member information such as credit checks, composing and or formatting correspondence, gathering, and collating data.

### Communication

Working Knowledge with verbal and written communication techniques to meet the needs of differing audiences and communication objectives and can include the following: active listening, revising methods of communication to deal with both internal and external members.

### Granting of Commercial Credit

No Knowledge in this area required for this position. This position does not grant commercial loans or have commercial lending limits.

### Granting of Consumer Credit

A Familiarity is required in this position in the areas of the administration of processing consumer loans and mortgages. This position does not grant consumer loans or have consumer loan lending limits.

### Core Products and Services

Working Knowledge in this area in regard to the features and benefits of deposit and lending products and services to make a referral or direct enquiries.

### Specialized Products and Services

A Working Knowledge is required a solid understanding of the process involved in the administration of; RRIFs, RRSPs, RESPs, Estate Planning or administration, financial planning, mutual funds, Credit Card, and retail lending products to solve day to day problems.

### Regulations/Legislation/Credit Union System

A Familiarity of all Credit Union Policy and Procedures in regard to the Retail Services Department, VantageOne Investment and Lending Policies and Credit Union Deposit Insurance Regulations.

### Insurance

Familiarity in this area is required of this position to refer inquiries to our specialists.

### Computer Based Systems Operations

Working Knowledge of current VantageOne banking system, all electronic banking services offered at VantageOne, Outlook, Excel, and Word applications, Central Portal System, and current loan origination 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**

Familiarity in this area is required in this position. A basic knowledge 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 in this area is required in this position as it refers to the application of sales techniques including analysing needs and identifying opportunities for up selling and cross selling, referring potential business opportunities to specialist staff, and closing the sale.

**STRENGTHS AND ABILITIES**

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

**PHYSICAL REQUIREMENTS**

<b>Physical exertion</b>	Minimal this would include stooping, reaching, pushing, pulling
<b>Visual attention</b>	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
<b>Travel</b>	– Minimal Travel. Travel either day to day or overnight on VantageOne business is not required in this position.
<b>Manual Dexterity</b>	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**

<b>Immediate Supervisor</b>	Credit Adjudication and Collections Manager
<b>Supervisor Responsibility Level</b>	No Supervision
<b>Positions Supervised</b>	None