



**VantageOne**  
CREDIT UNION

*Career*  
Opportunity

**TYPE:** External Advertisement  
**ROLE:** Account Manager II – Commercial  
**BUSINESS LINE:** VantageOne Credit Union

**DATE:** July 11, 2024

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**POSTING NUMBER:** EX 2024-16  
**CLOSING DATE:** Until Filled

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Are you an experienced Commercial Account Manager or a Consumer Lender with small business or commercial experience, looking to elevate your career while achieving the perfect work-life balance? We have an exciting opportunity for you to succeed an established commercial portfolio within our dynamic branch.

**Who We Are:**

At VantageOne, we are neighbors helping neighbors. We have been helping our neighbors since 1944 when our first branch was opened in the North Okanagan. We are driven by a strong set of values that guide our actions and define our commitment to our members, clients, and employees. We are passionate about our Members and Clients, we are Action Driven to explore ways to innovate and simplify our member and client experiences, we take Ownership and are Accountable for our actions and we are always striving to Be the Best. In addition, we are dedicated to promoting Diversity, Equity, Inclusion, and Reconciliation (DEIR) in all aspects of our organization.

Our mission is clear, we provide our communities with access to member-focused advice, high-quality financial services, and help our communities and employees grow.

**What We Offer:**

- **Stable Hours:** Monday to Friday, 8:00 AM to 4:18 PM – No evenings, no weekends.
- **Seamless Transition:** Step into a well-maintained portfolio, allowing you to hit the ground running.
- **In-Branch Role:** Engage with clients directly in a collaborative, supportive environment.
- **Truly Local:** Our branches are located exclusively in the North and Central Okanagan, allowing us to genuinely value and implement our employees' insights and ideas.
- **Guaranteed Compensation:** Enjoy a steady income that isn't dependent on sales targets. We offer a competitive base salary (\$62,562.00 to \$80,439.72 per year). Our compensation package includes a great benefits plan, paid vacation time, and RRSP contributions without requiring you to invest your own earned income.
- **Career Growth:** We welcome Consumer Lenders with experience in small business or commercial accounts, offering a chance to expand your expertise.
- **Collaborative Environment:** Thrive in our team-oriented work environment, where your contributions are valued and recognized.
- **Make a Difference:** Be part of a team that makes a positive impact on our members and in the community.

This role is part of a bargaining unit which covers Main, North Vernon, Armstrong, and Arrow Lakes Branch locations. If you're ready to advance your career while enjoying a fulfilling life outside of work, this is the opportunity you've been waiting for!

**What We're Looking For:**

The ideal candidate will have a strong grasp of financial analysis, budget management, asset and liability management, risk analysis, tax implications, liquidity management, and economic trend prediction. Advanced knowledge of consumer and commercial credit products is essential, as the position requires managing credit, loan approvals, financial statement analysis, and monitoring security. Additionally, a deep understanding of the competitive landscape, industry trends, and local market conditions is necessary, along with skills in sales and services to meet our commercial members financial needs. In addition the candidate requires a comprehensive understanding of accounting principles and practices, including accounts payable and receivable, knowledge of payroll processing, bookkeeping, and financial reporting to support the ongoing needs of our commercial membership.

**What You'll Do:**

Manage a credit portfolio of moderate-sized companies by completing credit reviews, and authorizing, renewing, or declining client requests. Responsibilities include analyzing and negotiating client needs for profitability and risk, processing loan applications and related documentation, and evaluating security and loan-to-value ratios. The role involves conducting credit investigations, granting various commercial and residential loans within approved limits, providing financial counseling, monitoring delinquent accounts, and staying updated on relevant regulations. The candidate will proactively contact members to identify additional sales opportunities, understand their financial needs, communicate product information, and build networks for referrals and business development. Additionally, participation in community events and maintaining knowledge of lending and deposit services are essential.

**To apply, please submit your resume and cover letter to [HR@vantageone.net](mailto:HR@vantageone.net). We welcome applications from all interested; however, only those selected for an interview will be contacted. For full role duties please see job description.**



<b>POSITION TITLE:</b>	<b>Account Manager II – Commercial Services</b>
<b>BUSINESS UNIT/DEPARTMENT</b>	<b>VantageOne Credit Union Commercial Services</b>
<b>LOCATION:</b>	<b>Bargaining Unit</b>
<b>REPORTS TO:</b>	<b>Commercial Services Manager</b>

**PURPOSE OF POSITION**

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

- Manages a commercial portfolio of moderate sized companies within an acceptable level of risk.
- Provides 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 at member’s business sites to increase member loyalty and to better understand the business operation.

**Portfolio Management:**

- Manages a credit portfolio consisting primarily of moderate sized companies at 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; analyzes inventories and accounts receivables and payables for forward margining.
- Grants commercial mortgages, operating lines of credit, overdrafts, equipment leases and business loans within approved lending limits.
- Grants residential mortgages including CMHC insured and construction mortgages, 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.
- Identifies any deteriorating and/or unsatisfactory trends and monitoring delinquent accounts, analyzes current status and initiates action to collect delinquent loans.
- Keeps apprised of changing rules and regulations pertaining to relevant legislation requirements and follows Investment and Lending Policy /Procedures.

**Portfolio Growth:**

- Proactively contacts members on an annual basis in conjunction with their annual review to identify present and future needs for additional sales opportunities.
- Understands member’s financial condition and needs in order to effectively position the value of products and services.
- Communicates product and service information to secure sales, cross selling all credit union products, both business and personal, and soliciting new members.
- Builds both internal and external networks to encourage referrals, share best practices and enhance product

knowledge as well as capitalize 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.

**Team Member:**

- Participates in team meetings to share successes, best practices, and information to contribute to the success of the team
- Contributes to the Business Services departmental planning process
- Special projects as assigned
- Represents Business Services at corporate and community function on occasion
- Directs assigned support staff in daily activities and workflow

**Other Duties as Assigned**

**EDUCATION & EXPERIENCE**

**Education:**

- Bachelor's Degree or a diploma requiring 3-4 years of full-time study or equivalent, course preferred include professional accounting, finance and/or administration designations in addition to CUI Commercial Lending, CUI Consumer Loan and Mortgage or related industry recognized courses and certifications.

**And**

**Job Related Experience:**

- 4 - 6 years' experience in a business/commercial and/or retail lending environment.

**Or**

- an equivalent combination of education and experience acceptable to VantageOne

**SKILLS AND KNOWLEDGE**

**Accounting**

Working knowledge of accounting principles and practises as applied to such things as: the processing of accounts payable and receivable, processing payroll, bookkeeping, compiling, and producing specific accounting information and reports, balancing daily transactions/blotter, reconciling gls and general month end reconciliation as they relate to the business services department functions.

**Finance**

A working knowledge of financial analysis, budget design and controls, asset liability management, risk analysis, tax implications, liquidity management, prediction of economic trends and rates, pricing/rate strategies, loan structuring and financial reporting.

**Administrative Processes**

A working knowledge of policies, procedures and practises 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**

Advanced knowledge of business 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 commercial financial statements, evaluation of security, negotiation of terms and conditions, continued monitoring of the security taken, and initiating actions in case of delinquency.

**Granting of Consumer Credit**

Advanced knowledge of consumer 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 commercial 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 commercial products and services and consumer products and services and a familiarity with all other products and services offered.

**Specialized Products and Services**

Working knowledge commercial products and services including features and benefits of commercial lending products and services such as commercial insurance products.

**Regulations/Legislation/Credit Union System**

Working knowledge of corporate policies and procedures and risk management as they relate to business services.

**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 internal banking systems including current lending programs, Microsoft outlook, Word, and Excel.

**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 and skills in sales and services to analyze; determine and deliver on the financial needs of our members in Business Services.

**STRENGTHS AND ABILITIES**

<b>Striving Strengths</b>	<b>Thinking Strengths</b>	<b>Relating Strengths</b>
<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**

<p><b>Physical exertion</b> Minimal which includes stooping, reaching, pushing, pulling and/ or lifting.</p> <p><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.</p> <p><b>Travel</b> Minimal Travel. Travel either day to day or overnight on VantageOne business is not required in this position</p> <p><b>Manual Dexterity</b> Frequent between ½ and ¾ of the time this includes computer keyboarding, mouse adding machine work for a significant portion of the workday. 40 Wpm Keyboarding Skill.</p>
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**NATURE OF SUPERVISION**

<b>Immediate Supervisor</b>	Commercial Services Manager
<b>Supervisor Responsibility Level</b>	Work Leader – This includes assigning work, providing input into performance reviews, and providing advice, training, and guidance. This position does not have full supervisory responsibility for the work of others.
<b>Positions Supervised</b>	Directs and guides work of assigned Commercial Services Assistant