



East Coast Credit Union is seeking an **Account Manager, Business Services** to join our team! This permanent position will be located within the North-eastern region of Nova Scotia and will require working remotely and travelling on a regular basis to serve our commercial members across our region. The role is well suited for a dynamic individual with exceptional customer service and proven relationship building experience seeking an opportunity in a progressive and innovative organization.

East Coast Credit Union is a full-service financial cooperative organization that is deeply committed to the communities in which we live and work. We offer refreshingly honest banking and take pride in providing an exceptional member experience.

Reporting to the Senior Manager, Business Services, you will be responsible for providing exceptional member service; building relationships with existing and prospective members and offering a full range of business products and services. Through managing a diverse portfolio of commercial accounts, the incumbent will examine, evaluate, authorize or recommend approval of commercial and public sector applications for credit.

You would...

- Manage an assigned portfolio of existing members and proactively look for opportunities to grow the portfolio.
- Interview members, review loan applications; assess credit risk and make approval decisions while adhering to existing policies and procedures.
- Compile loan packages and negotiate loan structure with applicant, including but not limited to rates, repayment options, and other credit terms.
- Proactively identify commercial members' current and future financial needs and offer suitable products & services. Refer business to other areas of the Credit Union.
- Recommend sound business lending practices and procedures consistent with policy, industry standards, and member service expectations.
- Assist Branch Managers with credit structuring, assessment and provide training and coaching when required.
- Monitor account overdraft activity and contact members to encourage prompt repayment of delinquent accounts.
- Support community initiatives through volunteering and attending events and activities on behalf of the Credit Union.

You have...

- Completed a Business Degree with an emphasis in Business Administration or Commerce plus have three to five years of experience in commercial lending in a financial institution; or an equivalent combination of training and experience in credit management.

- Demonstrated ability to proactively listen, identify sales opportunities, solve problems are sales oriented.
- Demonstrated business development and retention skills.
- Exceptional communication and relationship building skills with the proven ability to exercise sound judgment and discretion.
- Strong analytical and decision-making skills.
- In-depth understanding of financial products, trends and service offerings.
- Proven organizational, planning and multi-tasking skills.
- Proven ability to interpret financial data.
- Ability to work independently and be a team player.
- Thorough knowledge of risk management practices; internal auditing and regulatory compliance.
- Proficiency in the use of technology.

We offer...

- Outstanding culture and opportunity to join an engaged and community-focused team.
- Tuition reimbursement, training and personal development.
- Very competitive compensation and benefits with performance-based incentives.
- Additional employee perks include but not limited to: wellness credit; reduced rates on employee loans/mortgages and paid volunteer time.

How to apply...

If this sounds like an opportunity for you, please email your resume and cover letter in Microsoft Word or pdf format to careers@creditunion.ca.

Applications will be accepted until August 18, 2020.

Please note that all offers of employment are conditional upon the acceptance of an Individual Fidelity Bond Application which includes a criminal check and a credit check.

We wish to thank applicants in advance; only candidates selected for an interview will be contacted.