CREDIT UNION
COMMUNITY

Work with us!

shop local, bank local, live local

ABOUT US

Community Credit Union of Cumberland Colchester Limited is a co-operative, full service, financial institution with branches in both Truro and Amherst, Nova Scotia.

With a focus on community growth and financial empowerment, we are more than just a bank. We provide exceptional financial products and offer a wealth of knowledge through our staff and partners, but success is also defined through strong bonds with our membership, our communities and in joining together to enhance the financial skills and understanding of each person who walks through our branch doors. This guidance allows our members to make the best financial decisions for themselves, their families, and their businesses.

At Community, we value the power of diversity, equity, and inclusion within our team and with the relationships we have with our valued members.

Applications from candidates who have been historically disadvantaged and marginalized, including Indigenous peoples, black, racialized, a person with a disability, and 2SLGBTQ+ are encouraged to apply.

communitycu.ca

We have a full time, permanent position available for a **Commercial Account Manager** with us **at either our Truro or Amherst, Nova Scotia branch locations.** This role is accountable for the development, administration, and proficient management of a commercial loan and deposit portfolio. The Commercial Account Manager places an emphasis on member-centric advice and service, strong sales, and responsible growth. This role will report to our Chief Executive Officer.

ROLES AND RESPONSIBILITIES

Successful candidates will help distinguish our Credit Union with professionalism, best practices and deliverables that build member loyalty. This position is responsible for examining, evaluating, and authorizing or recommending approval of commercial, agricultural, and public sector applications for credit or extension lines of credit. Responsibilities of the role include:

·Building and maintaining relationships on an existing portfolio to maximize small business and commercial loan growth, deposit growth, and sales of auxiliary products to help our members succeed in business.
·Analyzing potential lending and deposit opportunities involved in each situation to further assist borrowers as well as increase the credit union's lending and investment portfolios.
·Evaluating credit requests based on policy, risk, and profitability, ensuring reviews on commercial credits are performed as required by established lending guidelines.
·Receiving and analyzing financial and net worth statements; calculating debt servicing capacity; negotiating terms and conditions of loan.
·Delivering financial advice as a value add by visiting members on-site to recognize and appreciate their business objectives and operations.
·Analyzing financials, managing risk, and structuring and presenting commercial credit deals with a consistent emphasis on member service.
·Identifying and pursuing opportunities to promote other business services and non-credit products.
·Reviewing current portfolio to ensure members have the proper banking products.
·Providing direction and coaching to assigned commercial staff including lending, analytical or administrative staff.

SKILLS AND EXPERIENCE

The ideal candidate will have the following skills and experience:

·Demonstrated skills in business development, analytical abilities, and knowledge of portfolio management.

·Ideally a minimum of three years of lending and business banking experience.

·A strong understanding of underwriting and compliance for Business Banking.

·Understanding of the industry and the business challenges members face.

·Excellent written and verbal communication skills.

·Exceptional customer service with a mind for supporting underlying customer needs.

·Listening, understanding, and responding with effective empathy and communication.

·Results orientated while creating own measures of excellence to improve personal and team performance and success.

EMPLOYEE BENEFITS

We offer an excellent benefit and compensation package including extended medical, employer matched pension plan, staff banking rates, paid vacation and sick time, professional development opportunities, paid STAT holidays and on-site parking.

WE'D LOVE TO HEAR FROM YOU

If you wish to apply for this position, please forward your cover letter and resume to Alicia Hines at ahines@community.creditu.net by 5:00pm on Tuesday, April 30th ,2024.

Only candidates who have been selected for an interview will be contacted.