



Small Business Account Manager | Community Credit Union

Community Credit Union of Cumberland Colchester Limited is an innovative and growth focused financial institution located in the heart of Nova Scotia where we serve over 6,500 members. With three branches in Cumberland and Colchester, we live and breathe the co-operative movement and are passionate about providing financial literacy, building strong bonds with those in our communities and offering exceptional financial products for both personal and business banking.

Small Business Account Manager: Located at our Corporate Centre in Truro, Nova Scotia, and reporting to our Manager of Commercial Lending Services, the Small Business Account Manager will drive member satisfaction and revenue growth through strategic relationships in our local business communities, distinguishing our Credit Union from other financial institutions with exceptional member service and professionalism, all while using best practices in building continued member loyalty. Prime deliverables will be examining, evaluating and either authorizing or recommending approval of commercial, agricultural, and public sector applications for credit or extension lines of credit. Our ideal candidate will be highly organized and work well both independently and with members of our team. The ability to represent our business with both confidence and awareness is vital in nurturing member relationships through every touchpoint both in branch, over the phone, or as various other networking opportunities arise.

To compensate, we offer a competitive salary and benefits that include medical, dental and vision coverage, as well as on-site parking, flexible scheduling, and a highly supportive structure for continued personal and professional development.

More detailed responsibilities within this role include:

- The ability to build core relationships with existing members, as well as networking with external business organizations and individuals to generate further referrals.
- Analyze 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.
- Receive and analyze financial and personal net worth statements; calculate debt servicing capacity; negotiate terms and conditions of loans.
- Identify and pursue opportunities to promote other business services and non-credit products.
- Review current portfolio to ensure members are being supported with the proper banking products for their own business evolution.
- Grant commercial and agricultural loans, mortgages, and lines of credit for business purposes within authorized lending limits.
- Provide direction and coaching to assigned commercial staff including lending, analytical or administrative.



About You: Our ideal Small Business Account Manager will have the following skills and experience:

- Three to five years experience in credit and investment within a financial institution.
- A strong understanding of the industry and the business challenges members face.
- Excellent written and verbal communication skills.
- Exceptional member service with an ability to address underlying member needs.
- Proven listening, understanding, and responding skills used both effectively and empathetically.
- Results orientated with the ability to self measure both excellence and areas of improvement.
- The desire and ability to find success through teamwork and co-operation.

If you feel that you would be an exceptional fit with our team, please forward your résumé and cover letter to our corporate office via e-mail at csanford@community.creditu.net detailing why your skills and experience make you perfect for the role of Small Business Account Manager with Community Credit Union of Cumberland Colchester Limited.

Applications close January 31st, 2023.