



**EMPLOYMENT OPPORTUNITY
VISION CREDIT UNION LTD.
CREDIT WRITER**

The Position:

The Credit Writer collaborates with the commercial/agriculture specialists and performs analysis of member credit worthiness for assigned files and makes valid conclusions for credit recommendations.

This is a full time permanent position.

The Person:

- Minimum of 3 years of experience in the banking industry and financial analysis required.
- Working knowledge of collateral security documents (i.e. letter of credit, and personal/corporate guarantees, general security agreement, etc.).
- An analytical approach to complex credit deals.
- Organizational and time management skills.
- An understanding of agriculture.
- Interpersonal skills that allow one to work effectively in a diverse working environment.
- Able to work efficiently as a part of a team as well as independently.
- High level of critical and logical thinking, analysis, and/or reasoning to identify underlying principles, reasons, or facts.
- Excellent internal and external member service skills.
- Able to work well under pressure and meet set deadlines.
- Strong work ethic and positive team attitude.

Compensation:

- Comprehensive benefits package.

SUBMIT RESUME AND COVER LETTER TO:

Jennifer Hormann,
Vice President of Human Resources
Vision Credit Union Ltd.
Corporate Office
5007 – 51 Street
Camrose, Alberta T4V 1S6
Fax 780-679-0569
jobs@visioncu.ca

Only those individuals invited for an interview will be contacted.

Position Title: **Credit Writer**
Reports To: Senior Vice President of Credit

Summary

The Credit Writer collaborates with the commercial/agriculture specialists and performs analysis of member credit worthiness for assigned files and makes valid conclusions for credit recommendations.

Job Duties/Responsibilities

- Writing Commercial and Agriculture credit applications for existing and potential loan files as provided by the Commercial/Ag specialists.
- Conduct thorough analysis of financial statements and/or income tax returns in order to determine the degree of risk involve.
- Analyze credit worthiness of commercial/agriculture files by entering information into applicable software.
- Assist in assessing risk, review supporting loan documentation, including writing the detailed loan narrative.
- Provide recommendations of credit applications tied to analysis and assessment of credit risk, within Credit policy guidelines.
- Ensure loans comply with policy before they go to credit adjudication and/or credit committee for approval.
- Presenting recommendations of credit applications to the specialists, for potential new loans, modifying and restructuring existing loans by analyzing financial information and supporting information.
- Creating Financial Projections when required for Agriculture Applications.
- Utilize credit reports, and Personal Property Registry reports and all additional searches as required and provide analysis on all reports within the credit applications.
- Maintain a strong working relationship with the Commercial/Ag specialists.
- Stay current in all aspects of analyzing credit applications.
- Staying current on policy and procedure changes.
- Maintain up to date knowledge of all credit union products.
- Utilize Vision Credit Union's Pricing for interest rates and loan fees.
- Understand and work with the specialists to ensure service standards are complied with when dealing with the member requests.
- Communicate to the appropriate level of management any comments or recommendations relating to sound business practice, non-compliance issues, risks or other issues of effectiveness or efficiency.
- Adhere to legislation and security procedures as they pertain to VCU policies.
- Represent Vision Credit Union in a professional manner at business functions and meetings.
- Portray a good sense of teamwork, willingness to assist others, and establish team relationships with other staff members.
- Ensure premises are kept in a neat and orderly fashion.
- Cooperatively accept and accurately complete all other duties as assigned and deemed appropriate within a specified time frame.
- Adhere to all Vision Credit Union Ltd. policies and procedures.
- Follow all compliance policies and procedures in relation to Anti-Money Laundering and Anti-Terrorist Financing Guidelines.
- Assist the Senior Vice President of Credit with other duties as assigned.

Requirements

- High school diploma.
- Minimum of 3 years of experience in the banking industry and financial analysis required.

- Working knowledge of collateral security documents (i.e. letter of credit, and personal/corporate guarantees, general security agreement, etc).
- Team member.
- Multi-tasker and problem-solver.
- An analytical approach to complex credit deals.
- Organizational and time management skills.
- Ability to build strong partnerships with colleagues.
- An understanding of agriculture.
- Familiarity with financial analysis software is an asset.
- Effective communication skills with individuals at all levels of the organization.
- Interpersonal skills that allow one to work effectively in a diverse working environment.
- Able to work efficiently as a part of a team as well as independently.
- Ability to adapt to and learn new software.
- Computer literate, including effective working skills of MS Word, Excel and email.
- Superior time management skills, multitasking skills, and the ability to prioritize tasks with minimal supervision.
- High level of critical and logical thinking, analysis, and/or reasoning to identify underlying principles, reasons, or facts.
- Ability to interpret and implement company policies and procedures.
- Able to work well under pressure and meet set deadlines.
- Strong work ethic and positive team attitude.

Vision Credit Union Ltd. – we “see” banking differently.

We may very well be the right fit for *you*....and *you* for us.

We’re Vision Credit Union. Although we offer loans, deposits, financial planning service, RRSP’s, mutual funds, insurance products and other product that most F.I.’s are able to offer, we do things a little (some would say a lot) different at our “shop”.

Our focus is our 37,000 member-owners. We’re an organization based on principles over profit. If you are eager to launch a rewarding career with our organization, you will need to be able to naturally and consistently provide “well above the norm” member service. After all, the Credit Union system has been chosen tops in Canada for twelve years straight in the area of customer service. That’s a reputation we pledge to continue.

We believe that charging excessive fees or providing products and services that benefit our Credit Union more than our valued members is wrong. We also believe that the bulk of our profits must be shared by our members and that some of our profits need to be channeled back to community initiatives in the small rural communities where we live and work.

At Vision Credit Union, an equal opportunity employer, we treat members special. Our goal is to ensure that every one of our members feels like an extension of our “family”. The team, of which you would be a part, is small in numbers but capable of “moving mountains”. We believe in common purpose (life-long member-owners). We strive for error-free work and accountability. We’re collectively recognized for our great work: in both 2016 and 2017 Vision C.U. was named one of ***Alberta’s Top 70 Employers***. In 2016 and 2018, Vision earned the title: ***Alberta’s Credit Union of the Year***.

We are always “on the hunt” for enthusiastic, astute and motivated team members. Joining us represents an opportunity to go home from work feeling fulfilled. At Vision, you will enjoy a salary that is at or above industry standards and there are exceptional advancement opportunities for the right individual. If you feel you can offer skill and passion to help our organization continue being the financial service provider of choice in rural and entrepreneurial Alberta, we invite your resume.