



**EMPLOYMENT OPPORTUNITY
VISION CREDIT UNION LTD.
CAMROSE, AB
CORPORATE OFFICE
CREDIT ADJUDICATOR**

The Position:

The Credit Adjudicator is a motivated, career-minded Credit Adjudicator responsible for evaluating and approving credit applications which exceed lender's or branch limits. Additional responsibilities will include assistance in developing and implementation of credit policies and procedures as well as assisting our training department with lender focused training. Assist with special projects, and new business development tools and programs as required. Provide advice and direction to lenders and credit analyst regarding the analysis, structuring and negotiation of credit applications and related documentation.

Under executive direction, reporting to the Senior Vice President of Credit, the Credit Adjudicator will evaluate and approve credit applications within designated limits. Credit applications which exceed the credit adjudicator limits will be submitted to the Senior Vice President of Credit and/or Credit Committee. The position is responsible for ensuring that the approved applications meet acceptable risk requirements and provide a reasonable, risk-based return on investment, in accordance with prudent lending practice, corporate lending policy, as well as regulatory and legislative requirements.

This is a full time permanent position.

For complete job posting details, please visit our website www.visioncu.ca/en/about-vision/careers

The Person:

- Seven to nine years of job-related experience is required for this complex position.
- Excellent critical analysis and decision-making skills are essential for success in this role. In addition, excellent oral and written communication, high attention to technical detail and proven ability to work effectively in a time sensitive and team environment is necessary for this position.
- Cooperative or Credit Union industry experience is a benefit.

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 Adjudicator**
Reports To: Senior Vice President of Credit

Summary

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Core Competencies

- Member Focus
- Communication
- Energy & Stress
- Team Work
- Quality Orientation
- Time Management
- Adaptability/ Flexibility
- Creative and Innovative Thinking
- Decision Making and Judgement
- Planning and Organizing
- Problem Solving
- Result Focus
- Accountability and Dependability
- Ethics and Integrity
- Mediating and Negotiating
- Providing Consultation
- Leadership
- Coaching and Mentoring
- Enforcing Laws, Rules and Regulations
- Mathematical Reasoning
- Development and Continual Learning

Job Duties/Responsibilities

Key Deliverables:

Credit Approval Process

- Adjudication of larger, often complex, loan applications where amounts requested exceed branch or lender's approval levels.
- Analysis of financial information, security valuations, terms and conditions of the credit request to ensure that approved applications are appropriately structured to minimize risk of default and loss
- Identify viable alternatives or revisions to security, terms and conditions in order to minimize the risk of default.

- Recommend acceptable credit applications that require higher level authorization. Present and support the application to the required authorized bodies.
- Ensure all credit applicants have been offered Credit Union products, such as but not limited to, insurance products, financial planning and other credit counselling services.
- Price any loan rates according to risk

Organizational Development

- Assist in developing and implementing credit policies and procedures and support training in the lending department.
- Provide recommendations to senior management regarding improving departmental efficiencies.
- Assist with special projects, and new business development tools/programs, as required.
- Keep up to date on changes with respect to lending practices and in particular, Deposit Guarantee Lending Guidelines and the Credit Union Act.

Support and Leadership

- Act as a resource person for all lending matters including collections, delinquency controls and loss prevention.
- Provide advice and direction to lenders and credit analyst regarding the analysis, structuring and negotiation of credit applications and related documentation.
- Attend branches to meet with lending personnel and management to provide support and guidance, as required.
- Assist and perform Loan Transaction Review Worksheets of lending staff and other reviews as required with documentation and trend analysis to senior management to improve training efforts.
- Review and engage branches for ensuring E's & O's report issues are current.
- Working closely with Lending Support Services, ensure risk and internal controls are in place for all lending services.
- Maintains a knowledge of outside risks that may influence the credit portfolio, both positive and negative, such as economic risk locally, provincially, and federally.

Department and Team Support

- Support team members as required
- Actively participate in department and credit union meetings
- Provide technical, theoretical and analytical support to the Senior Vice President of Credit.
- 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 7-9 years of job-related experience is required for this complex position.
- Excellent management, negotiating and organizational skills.
- Demonstrated ability to lead a team and achieve results.
- Experience in budgeting, project management, and supervision of all organizational operations.
- Strong interpersonal and communication skills.
- Able to prioritize and focus associates on appropriate tasks.
- Working knowledge of the Internet and World Wide Web.
- Proficient with word processing and spreadsheets.
- Demonstrated ability to read and interpret financial documents and spreadsheets.
- Works well under pressure and makes deadlines.
- Works effectively in an entrepreneurial, collaborative environment, and is able to direct and work in harmony with a diverse group of highly motivated and capable individuals.
- Demonstrated relationship-building skills.
- Solid judgement.
- Critical thinking skills.

- A sense of teamwork and community.
- Ability to handle multiple tasks.
- Highly organized.
- Willing and able to exercise the authority entrusted in order to accomplish assigned duties and responsibilities.
- Must have a commitment to the vision and mission of Vision Credit Union Ltd.
- Strong knowledge of office procedures and practices.
- Keen attention to details.
- Proficient with Microsoft Office Suite (Outlook, Word, Excel, etc.)
- Resourceful and flexible.
- Proven organizational and time management skills.
- Meticulous records maintenance skills.
- Ability to deal with people sensitively, tactfully, diplomatically, and professionally at all times.

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, 2018 and 2019, 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.