



**EMPLOYMENT OPPORTUNITY
VISION CREDIT UNION LTD.
CAMROSE, AB
BRANCH MANAGER TRAINEE**

The Position:

The Branch Manager Trainee is a mobile position and must be willing to relocate to Rural Alberta/East Central Communities.

The Branch Manager Trainee is to train on all aspects to become a Branch Manager. The Branch Manager Trainee shall direct and manage all branch activities in order to achieve specific goals and targets. Serve our members to the highest standards so that Vision Credit Union Ltd. can increase brand equity and reputation. Invest time and money in our personnel to ensure high retention rates, and attract qualified applicants. This position oversees that the staff performs all operational functions while conveying a feeling of trust, security and satisfaction to members and staff.

This is a full time permanent position.

For complete job posting details, please visit our website www.visioncu.ca/personal/aboutus/careers

The Person:

- Minimum 5 years of credit granting or other financial institution lending experience.
- 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:

- Salary range \$60,000 to \$80,000/annually
- Comprehensive benefits package.

SUBMIT RESUME AND COVER LETTER TO:
Jennifer Hormann,
Manager of Accounting and 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: Branch Manager Trainee
Reports To: Regional Manager

Summary

The Branch Manager Trainee is to train on all aspects to become a Branch Manager. The Branch Manager Trainee is a mobile position and must be willing to relocate to any one of our locations. The Branch Manager Trainee shall direct and manage all branch activities in order to achieve specific goals and targets. Serve our members to the highest standards so that Vision Credit Union Ltd. can increase brand equity and reputation. Invest time and money in our personnel to ensure high retention rates, and attract qualified applicants. This position oversees that the staff performs all operational functions while conveying a feeling of trust, security and satisfaction to members and staff.

Core Competencies

- Member Focus
- Communication
- Energy and 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
- Staff Management
- Enforcing Laws, Rules and Regulations
- Mathematical Reasoning
- Development and Continual Learning

Job Duties/Responsibilities

- Learn to plan, organize, direct, control and evaluate the activities of all employees in the branch.
- Investigating and documenting credit limit increases, annual reviews and new applications.
- Learn to advise members on the available financial services corresponding to their needs.
- Learn to evaluate and review loan and credit applications and collateral and make recommendations.
- Learn to approve or reject credit applications, establish credit limits and determine repayment plans or schedules in accordance with authorized limits.
- Learn to ensure collection of overdue or delinquent accounts.
- Learn to ensure credit policies and procedures are followed according to established guidelines and applicable legislation.
- Learn to prepare credit and loan reports.
- Learn to recruit lending personnel and identify their training needs.

- Learn to plan, organize and manage credit adjudication and collection, clerical resources towards achieving “best practices” and performance objectives (both qualitative and quantitative service level goals).
- Interact with different internal (sales force) and external (collection agencies or outsourcing) agents for escalations and more complex or difficult accounts whether on the credit or collections side.
- Learn to assist and participate in continuous process improvement both within credit group and collections group.
- This role includes recommending modification to credit policy and procedures and communicating them as well as optimizing human and technological resources.
- Learn to follow up on dispute resolution process with members, credit, sales, and operations, involving the Branch Manager.
- Learn to prepare files for approval by the Senior Vice President of Operations.
- Learn to maintain strong working knowledge of applicable regulations, legislations and compliance issues, and changes made.
- Learn to go out on member visits and cold calls when required.
- Keep current on all deposit, business, and loan products.
- Learn to monitor the level of customer service provided to members by all staff in branch.
- Assist lenders during peak periods.
- Communicate all operational policy and procedure changes to branch staff.
- Learn to organize the structure of personnel such as defining roles and duties/responsibilities consistent with Vision Credit Union Ltd. business objectives.
- Learn to achieve targets established in budget or marketing campaigns.
- Learn to ensure credit granting is objectively and effectively evaluated, documented and secured.
- Adhere to credit policies and procedures.
- Learn to ensure delinquency is monitored and action plans are established.
- Learn to accurately complete and submit reports as requested such as loan growth, return on loans, etc.
- Learn to ensure all Money Laundering and FINTRAC policies and procedures are adhered to.
- Learn to ensure opening and closing procedures are adhered to.
- Work with the Marketing Manager by preparing documentation of expenses for the annual budget.
- Learn to carry out supervisory responsibilities in accordance with the organization’s policies and applicable laws. Responsibilities include interviewing, hiring, and training employees; planning, assigning and directing work; appraising performance; rewarding and disciplining employees; addressing complaints and resolving problems.
- Learn to train and coach staff towards establishing the required knowledge base and skills to reach specific targets.
- Learn to perform audits to ensure perfect adherence to procedures.
- Learn to ensure that all personnel understand the organization’s mission and objectives and work towards the common goal and that they work together to achieve the stated objectives.
- Be available to help resolve conflicting objectives. Reinforce continuously respectful communication between all staff in branch.
- Learn to screen, interview, recommend, train and evaluate subordinate staff.
- Learn to conduct annual performance evaluations for all subordinate employees.
- 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.
- Other duties as assigned.

Requirements

- High school diploma

- Minimum of 5 years' credit granting or other financial institution lending experience.
- Post secondary training, such as CUIC, an asset.
- Proven management, coaching and motivational skills including exposure to all areas of lending, banking floor and accounting.
- Ability to analyze and interpret the needs of clients and offer the appropriate options, solutions, and resolutions required.
- Ability to deal with people sensitively, tactfully, diplomatically, and professionally at all times.
- Exceptional conflict resolution, negotiation, and objection handling skills.
- Superior time management skills, multitasking skills, and the ability to prioritize tasks with minimal supervision.
- Well-developed mathematical and logical reasoning skills.
- Professional appearance and manners.
- High level of sound and independent judgement, reasoning, and discretion.
- Ability to work well under pressure and meet set deadlines.
- Strong work ethic and positive team attitude.
- Effective communication skills with individuals at all levels of the organization.
- Ability to supervise employees, including organizing, prioritizing, and scheduling work assignments.
- High level of critical and logical thinking, analysis, and/or reasoning to identify underlying principles, reasons, or facts.

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 24,000 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.