



**EMPLOYMENT OPPORTUNITY
VISION CREDIT UNION LTD.
CAMROSE, AB**

VICE PRESIDENT OF CREDIT

The Position:

The Vice President of Credit is responsible for management of all credit functions which includes leading a modern distribution network of financial services to meet members' expectations, via retail and commercial services, credit functions and loss prevention. This position is also responsible for sound lending, loan growth, policies and procedures in all areas of credit including consumer, commercial, agricultural and collection functions. This position along with the Senior Vice President of Credit, will oversee the Loan Adjudication department to ensure it is functioning to full efficiency.

This position has regular and frequent contact with the CEO, other Vice Presidents, Management, and Branch Staff. External contact and good relations are required with lawyers, accountants, appraisers, members, prospective members, the Credit Union Deposit Guarantee Corporation, CUMIS, CUCA, and other similar sized Credit Unions. Contact with leading edge credit unions is essential for insight into developments in the industry.

The most important decisions made include those relative to: leadership, personnel selections, credit policies, loan products, services, maintaining a credit sales culture, loan recoveries, productivity and monitoring of corporate results.

The authorities delegated to this position include approvals as outlined in the "Signing Policy and Approval Limits" as determined annually.

The main focus of this position is agriculture, commercial and consumer lending.

It is the responsibility of the Vice President of Credit to create and oversee effective teams to satisfy the above.

This is a full time permanent position.

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

The Person:

- University degree in business discipline or acceptable alternatives.
- 10 years' progressively responsible lending experience in financial institutions with a minimum of 5 years in management and a network of financial institutions branches.
- 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.
- Can relieve the Senior Vice President of Credit or other Vice Presidents on a large number of administrative and managerial duties.
- Must be comfortable and competent in a range of venues when there is a need to represent the organization at the request, or in the absence, of the Senior Vice President of Credit.

Compensation:

- Comprehensive benefits package.

Position open until filled.

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: Vice President of Credit
Reports To: Senior Vice President of Credit

Summary

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Core Competencies

- Member Focus
- Communication
- Energy and Stress
- 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

- Networking and Relationship Building
- Organizational Awareness
- Development and Continual Learning
- Service Orientation

Job Duties/Responsibilities

- Oversee lending which includes mentoring lenders with minimal lending experience.
- Resource for the Credit Union Act related legislation and Credit Union By-Laws.
- Ensure prudent lending practices tied into the Corporate Asset Liability strategy for all consumer, commercial and personal mortgage lending by the credit union by developing, communicating and implementing appropriate policies and procedures.
- Audit 10% of all credit adjudicator loans within their lending limits.
- Recommend loan targets.
- Monitor, manage and lead the Manager of Lending Support Services to ensure quality control and all audit functions are performed properly and efficiently.
- Oversee branch performance related to CUMIS products.
- Make suggestions for improvement and assist in the development of re-writing of policies and procedures.
- Ensure that effective portfolio administration practices are in place including compliance with documentation and security directives coupled with regular reviews. The Vice President of Credit will be assigned a random selection of all credit adjudicator loans covering 10% to ensure underwriting and compliance are in line. The 10% review will cover loans the designated Vice President has not reviewed previously.
- Follow all compliance policies and procedures in relation to Anti-Money Laundering and Anti-Terrorist Financing Guidelines.
- Maintain an effective risk-rating system for all types of loans.
- Manage the mix and rates for loans to maximize profits.
- Develop work-out programs and actively work on any problem loans that may develop. Protect realized properties as required.
- Ensure all lending related activities comply with the Credit Union Act and Regulations, other legislation, and CUDGC directives.
- Monitor economic and market changes and recommend appropriate action plans.
- Deal effectively with bureaucracy.
- Along with the CEO, Senior Vice-President of Credit and other Vice Presidents generate ideas on new products, services, sources of revenues and new ways to do things at less cost.
- Participate actively in the Executive Management Team discussions, deliberations and decisions that direct Vision Credit Union Ltd. such as ERM and ALM. Ensure effective functioning of the leadership team.
- Ensure ongoing progress in Business Development initiatives.
- Be a leader, mentor and team player in key credit union initiatives.
- 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 with other duties as assigned.

Requirements

- University degree in business discipline or acceptable alternatives.
- 10 years' progressively responsible lending experience in financial institutions with a minimum of 5 years in management and a network of financial institutions branches.
- 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.
- Can relieve the Senior Vice President of Credit or other Vice Presidents on a large number of administrative and managerial duties.
- Must be comfortable and competent in a range of venues when there is a need to represent the organization at the request, or in the absence, of the Senior Vice President of Credit.
- Must have a commitment to the vision and mission of Vision Credit Union Ltd.
- Assist with other duties as assigned by the Senior Vice President of Credit.

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.