



**EMPLOYMENT OPPORTUNITY
VISION CREDIT UNION LTD.
CAMROSE, AB
WEST END BRANCH
LOAN OFFICER**

The Position:

The Loan Officer/Loan Officer Trainee, under the direction of the Branch Manager/Assistant Branch Manager, will examine, evaluate, and process loan applications for all member requests. The Loan Officer/Loan Officer Trainee will work within organizational constraints to provide appropriate funding options to members. The incumbent in this position will maintain member loan accounts, organize and update information as necessary, and report appropriate information to the Branch Manager/Assistant Branch Manager. The Loan Officer/Loan Officer Trainee will carry out these duties while maintaining a strict adherence to all appropriate legislative regulations, credit union policies, and professional practices.

This is a full time permanent position.

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

The Person:

- Two years' credit granting and knowledge of agricultural and commercial lending.
- 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.
- Cooperative or Credit Union industry experience is a benefit.

Compensation:

- Salary range \$50,500.00 to \$70,500.00/annually
- 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: **Loan Officer/Loan Officer Trainee**
Reports To: Branch Manager/Assistant Branch Manager

Summary

The Loan Officer/Loan Officer Trainee, under the direction of the Branch Manager/Assistant Branch Manager, will examine, evaluate, and process loan applications for all member requests. The Loan Officer/Loan Officer Trainee will work within organizational constraints to provide appropriate funding options to members. The incumbent in this position will maintain member loan accounts, organize and update information as necessary, and report appropriate information to the Branch Manager/Assistant Branch Manager. The Loan Officer/Loan Officer Trainee will carry out these duties while maintaining a strict adherence to all appropriate legislative regulations, credit union policies, and professional practices.

Core Competencies

- Member Focus
- Accountability
- Analytical Thinking
- Communication
- Critical Thinking
- Problem Solving
- Results Orientation
- Risk Management
- Service Orientation

Job Duties/Responsibilities

- Meet with applicants to obtain information for loan applications and to answer questions about the application and loan disbursement process.
- Work with members to identify their personal or business financial goals and aid them in finding ways to reach their goals.
- Obtain and compile copies of loan applicant's credit histories, corporate financial statements, and other financial information.
- Analyze applicants' financial status, credit, and property evaluations to determine the feasibility of granting loans.
- Explain to members the different types of loans and credit options that are available, as well as the terms of those services.
- Improve loan applications and documentation by informing applicants of additional requirements and gather information as necessary.
- Approve loans within specified limits, reject loans by explaining deficiencies to applicants, and refer loan applications outside of the specified limits to management for consideration.
- Compute payment schedules.
- Complete loan documents by explaining provisions to applicants, obtaining signatures and notarizations, and collecting fees.
- Review and update loan documentation.
- Address member complaints and take appropriate action to remedy them.
- Negotiate payment arrangements with members who have delinquent loans.
- Prepare reports or letters to send to members whose accounts are delinquent, and forward irreconcilable accounts to the Branch Manager.
- Accurately scan loan documentation on a daily basis or as required.
- 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 Branch Manager/Assistant Branch Manager with other duties as assigned.

Requirements

- High school diploma
- One or two years' exposure of credit union or related financial experience.
- 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.

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.