



Job Posting
Financial Services Officer
Dartmouth, NS

East Coast Credit Union is seeking a **Full-time Financial Services Officer** to join our team! This position is located in our **Dartmouth** branch. Build your career at East Coast Credit Union, where you will discover exciting professional opportunities and a collaborative workplace with great benefits and teams that support you!

East Coast Credit Union is a full-service financial cooperative organization that is deeply committed to the communities in which we live and work. With 18 locations from Halifax to Cape Breton and a virtual presence, we offer refreshingly honest banking and take pride in providing an exceptional member experience.

Reporting to the Branch Manager, the Financial Services Officer is responsible for examining, evaluating, authorizing, or recommending approval of borrower's applications for all consumer credit products. The incumbent is also responsible for promoting and selling various deposit products available through the credit union including but not limited to Term Deposits, RRSPs and RRIFs.

You would...

- Conduct personal or telephone interviews with applicants to obtain personal and financial data to determine lending and/or investment needs.
- Analyze applicant financial status, credit, and property evaluation to determine feasibility of granting loan. Approve or decline loan within approved lending limits or refer to the next higher approving position level with recommendations.
- Compile loan package and negotiates loan structure with applicant, including rates, terms repayment options, and other credit terms.
- Prepare documentation for loan renewals, loan payment extensions and substitution of loan securities.
- Analyze current local market and potential trends to plan and develop relationship building activities.
- Analyze potential opportunities involved in each situation to further assist the member. Cross sells borrowers on the benefits of utilizing other credit union services.
- Provide individual financial counseling and information to members on loan services and deposit products available through the credit union. Make referrals for those requiring financial planning advice.
- Monitor account overdraft activity to ensure accounts operate within limits and qualify from a risk standpoint. Ensure appropriate action is taken to minimize losses to the credit union.

- Initiate collection action; contact delinquent borrowers in person, by telephone, or by mail, to encourage prompt repayment of delinquent accounts. Work with delinquent borrowers to recover principle, interest, and security.
- Ensure adherence to Credit Union policies and procedures as well as legislative requirements.
- Complete reports and other duties as assigned.

You have...

- A certificate or diploma in Business Administration plus have three to five years of experience in credit and in a financial institution; or an equivalent combination of training and experience in credit.
- Strong communication, lending and relationship building skills with the proven ability to exercise sound judgment, and discretion.
- Experience working with various software and proven technical ability.
- Knowledge of financial products, services and regulatory requirements.

We offer...

- Outstanding culture and opportunity to join an engaged and community-focused team.
- Tuition reimbursement, training, and personal development.
- Competitive compensation with performance-based incentives.
- Generous benefit package including up to 9% contribution with employer match in the Defined Contribution Pension Plan.
- Additional employee perks include but not limited to wellness credit; reduced rates on employee loans/mortgages.

If this sounds like an opportunity for you, please email your resume and cover letter in Microsoft Word or pdf format to careers@creditunion.ca.

Applications will be accepted until **Wednesday, August 31, 2022**.

Please note that all offers of employment are conditional upon the acceptance of an Individual Fidelity Bond Application which includes a criminal check and a credit check.

We wish to thank applicants in advance; only candidates selected for an interview will be contacted.