



## **Job Posting** **FSO, Port Hawkesbury**

East Coast Credit Union is accepting applications for a **Full-time Financial Services Officer!** This position is located in our **Port Hawkesbury Branch** and is well suited for an individual with exceptional member service and lending experience seeking an opportunity in a progressive and innovative organization.

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.

**Please note, this position is Bargaining Unit position and the successful candidate would become a member of United Steelworker, Local 1064-09.**

## **How to apply...**

If this sounds like an opportunity for you, please email your resume and cover letter in Microsoft Word or pdf format to [careers@credit.ca](mailto:careers@credit.ca).

Applications will be accepted until June 16, 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.*