



East Coast Credit Union is seeking a **Financial Services Specialist** to join our team! This permanent position will be located in our Sheet Harbour 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. We offer refreshingly honest banking and take pride in providing an exceptional member experience.

Reporting to the Branch Manager, you will be responsible for providing superior member service; evaluating, authorizing and recommending approval of members' applications for all consumer credit products; identifying investment opportunities including the licensing and sale of a full array of mutual funds and selling various deposit products that meet members' needs.

### You would...

- Conduct in-person and/or virtual 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.
- Compile loan packages and negotiate loan structure with applicants, including rates, terms repayment options, and other credit terms. Prepare documentation for loan renewals, loan payment extensions and substitution of loan securities.
- Manage and grow a small mutual fund investment portfolio; provide financial planning advice; assess and anticipate member needs to provide the best service and value.
- Provide individual financial counseling and information to members on loans and deposit products, and other services available through the credit union.
- Analyze current local market and potential trends to plan and develop relationship building activities and educate members on credit union product and service offerings.
- Sell various deposit services including but not limited to mutual funds, term deposits, RRSPs, RESPs as appropriate. Complete all associated documentation and ensure timely and accurate filing of reports as required.
- Monitor account overdraft activity to ensure accounts operate within limits and ensure appropriate action is taken to minimize losses to the Credit Union.
- Complete reports and other duties as assigned.

## You have...

- Completed a certificate or diploma in Business Administration
- A Mutual Fund License or one must be obtained within 3 months of hire.
- Three to five years of experience in credit in a financial institution or an equivalent combination of training and experience in credit.
- Exceptional communication and relationship building skills with the proven ability to exercise sound judgment and discretion.
- Strong analytical and decision-making skills.
- In-depth understanding of financial products, trends and service offerings.
- Proven organizational, planning and multi-tasking skills.
- Proven ability to interpret financial data.
- Ability to work independently and be a team player.
- Thorough knowledge of risk management practices; internal auditing and regulatory compliance.
- Proficiency in the use of technology.

## We offer...

- Outstanding culture and opportunity to join an engaged and community-focused team.
- Tuition reimbursement, training and personal development.
- Competitive compensation and benefits with performance-based incentives.
- Generous benefit package including Flexible Health and Dental Plan (paid 100% by employer) and 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 and paid volunteer time.

Learn more about working with us here: <https://www.youtube.com/watch?v=m5CJRBil5lo>

Applications will be accepted until the **position is filled**. Please email a copy of your resume & cover letter to [careers@credit.ca](mailto:careers@credit.ca) to apply.

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.*