



## Employment Opportunity Financial Services Officer

New Ross Credit Union is seeking a **Financial Services Officer** to join our team!

New Ross Credit Union is a full service, financial cooperative organization focused on the needs of our members and the communities we serve. With two branches, located in New Ross and Chester Basin, we provide refreshingly honest banking that is based on an exceptional member experience focused on the financial success of our members. We strive to create an environment where all team members have opportunities for growth and feel welcome, valued, supported and connected.

This is a permanent, full-time position and will serve both our New Ross and Chester Basin branches. Reporting to the General 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 all credit union products and services, including, but not limited to, term deposits and registered investments.

The successful candidate will:

- Conduct personal or telephone interviews with applicants to obtain personal and financial information 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 negotiate 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 potential opportunities involved in each situation to further assist the member; cross sell borrowers on the benefits of other credit union products and services that may be appropriate to their financial needs
- 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 prospective; ensure appropriate action is taken to minimize losses to the credit union
- Initiate collection action by contacting 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 all Credit Union policies and procedures as well as legislative requirements
- Complete administration and other duties as assigned.

The successful candidate will have completed a certificate or diploma in Business Administration, as well as, minimum 3 years experience in personal lending; or an equivalent combination of education and experience. The successful candidate will also have:

- excellent financial analytic and problem-solving skills
- proven ability to exercise sound judgment and discretion
- proven business development skills
- strong relationship building and communication skills
- strong organization skills and proven attention to detail

We offer an engaged and member-focused team environment, competitive compensation, generous benefits package, including a flexible health and dental plan and employee pension plan.

*At New Ross Credit Union, we believe that everyone has potential. If you are excited about this career opportunity but your skills and experience do not perfectly align with those indicated, we encourage you to apply. You may still be the right candidate for this role or other opportunities that may become available.*

If your values align with ours, consider joining our team as a **Financial Services Officer**

Interested candidates should forward their resume and cover letter, by **Friday, April 12, 2024**, in confidence to [careers@newrosscreditunion.ca](mailto:careers@newrosscreditunion.ca).

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

*New Ross Credit Union thanks all applicants in advance, however, only those candidates selected for an interview will be contacted.*