

Manager, Personal Lending

Fort St John, BC

Closing date: June 29, 2019

Summary

The primary purpose of this position is to assist North Peace Savings & Credit Union in living out our corporate Mission, "**Helping our members succeed in life.**" and our Service Mission, "**To build rewarding relationships through a superior service experience.**", by delivering outstanding service to both internal and external members. One of the primary means to achieve this end is to develop a highly effective team of employees and develop each employee to their highest potential through coaching and leadership. Responsible for ensuring that outstanding service is delivered to both internal and external members.

The Manager, Personal Lending leads and manages Financial Consultant, Lending positions located across all service centres. Mutually beneficial solutions are promoted to members as the basis for which the Manager, Personal Lending coaches, inspires, and manages staff to achieve superior member experiences, optimal business retention, growth and productivity. The Manager, Personal Lending will be responsible for managing personal credit applications from the personal lending team including delinquency within policy parameters. Ensuring personal credit discipline stays within the framework of NPSCU's risk appetite, this role will be accountable for personal credit adjudication within assigned limits and ensures all credit activities are in compliance with North Peace Savings & Credit Union's policies and procedures.

This position is responsible for helping to attain credit related goals for the Personal Solutions division while appropriately referring for deposits, new memberships, business solutions and wealth management. The Manager, Personal Lending will develop the business by proactively recognizing and acting upon potential new personal or business opportunities and building strong member relationships for the NPSCU network.

The Manager, Personal Lending champions' community involvement dedicated to expanding the Credit Union's role as a financial services leader and a valued corporate citizen.

Key Responsibilities

People Leadership

The Manager, personal lending Solutions is responsible to:

- Deliver service to both internal and external members that is in alignment with the credit union's Service Promises.
 - I promise to be respectful in every interaction.
 - I promise to do it right the first time.
 - I promise to deliver more than expected.
 - I promise to keep it simple and easy.
 - I promise to provide innovative solutions.
 - I promise to create a positive and memorable experience.
 - I promise to significantly improve your financial life.
- Lead and mentor employees with an approachable manner and promote a coaching environment.

- Develop each employee to their highest potential by identifying their areas for improvement and appropriately coaching, training or correcting the employees' performance to ensure high quality performance and support engagement, growth and employee retention.
- Recognize employees who perform at a high level.
- Hold employees accountable for their performance, attitude and behavior.
- Meet with each employee monthly to review previous month's performance, set goals for upcoming month's performance and develop plans to improve employee's performance.
- Meet quarterly, at minimum, with employees to review and update employee development plans to ensure employee goals and development milestones are being achieved and interests in succession and/or promotion within the organization are being actively managed.
- Demonstrate enthusiastic support of corporate mission, core values and long-term objectives.
- Meets all established service goals as measured by the Credit Union.
- Create and sustain a relationship management environment ensuring that the reputation of the Credit Union is not compromised through the behaviours/activities of the employees.
- Train and supervise Lending Specialists, assigning, directing, coordinating and reviewing work performed by employees as required.
- Manage the ongoing activities of direct reports and carry out necessary performance management activities.
- Uses effective change management and internal communications to introduce changes into the department and organization.
- Recruit and interview prospective employees and make selections in conjunction with the Senior Manager, Personal Solutions, and the Credit Department.
- Actively participate and engage in department and credit union meetings.
- Keeps employees abreast of new or revised information.
- Understand the vision, values, strategic direction and model behaviors consistent with the identified values and image of the credit union.
- Through effective communication and positive influence, supports and inspires a team culture, fostering and maintaining harmony and productive interdepartmental work relationships.

Personal Lending & Risk Focus

- Works collaboratively with the credit department to keep abreast on successes, areas for improvement, and updating policy.
- Responsible for analyzing the soundness and integrity of personal lending applications and making appropriate credit decisions based on the information available, established policies and within assigned lending limits.
- Ensures all lending practices are in compliance with sound business practices, legislation, policies and procedures.
- Provides direction, coaching, support and advice to Lending Specialists and staff in order to solve unique or unusual issues in personal lending.
- Is a resident expert and resource for all personal lending products, activities and documentation.
- Provide input into NPSCU's policies, procedures and practices as it relates to personal lending.
- Assists with the review and development of new personal lending process and systems; ensuring compliance with all regulatory changes.

- Accountable for maintaining current and relevant knowledge of industry trends, competitor products and strategies and understanding associated risks in changing markets.
- Provides input into lending limits for the Financial Consultants, Lending Solutions team.
- Conduct periodic personal lending reviews, and consistently communicate findings and action plans to Senior Manager, Personal Solutions, Chief Member Officer, and Chief Credit Officer.
- Identifies and reports personal credit to the watch list for potential write offs.
- Responsible for managing personal delinquencies within established procedures.
- Liaising with branch teams to recommend changes or make requests for additional information in support of loan applications.
- Acting as a resource for retail branch lenders and providing underwriting support.

Sales and Service

- Leverage the Business, Personal and Financial Planning departments in business development activities to broaden potential consumers' knowledge of both business and personal product and service offerings of NPSCU.
- Maintain a high level of education with respect to Credit Union products, services and marketing programs and strategies.
- Champions owns the training for the Sevistar model for sales & service; specifically related to the sales cycle to help NPSCU's members succeed in life.
- Owns the CUMIS relationship as it relates to personal Lending to help drive penetration numbers in the personal lending area, resulting in increased protection for the membership, for the credit union, and contributing to non-financial income.
- Performs Lending Specialist responsibilities, as required, to meet member needs during peak times and for relief purposes, including, but not limited to:
 - Oversee lending relationships and effectively match appropriate services to the members' needs.
 - Interview loan applicants, as required, analyze financial information, assess credit worthiness, complete applications and approve the full suite of basic and complex personal lending products, including mortgages, construction mortgages within discretionary limits and/or make recommendations for approvals/declines.

Other

- Works with other managers providing back up or support where needed.
- Works with other managers and credit department staff to deliver consistent information to teams through direct and joint meetings as needed, to ensure member needs are met through all delivery systems across the service centers.
- Implement Credit Union programs and product and service campaigns as required.
- Using information collected from member surveys, identify barriers to superior service experiences and find ways to reduce member effort at all touch points.
- Comply with all corporate and regulatory requirements and codes of conduct
- Performs job duties within our bylaws, regulations, Board of Directors policies, established internal and external service standards and our work procedures.
- Business plan in concert with Senior Manager, Personal Solutions.
- Participate in continuous learning programs for self-development.

Expected Outcomes of the Role- Key Performance Indicators (KPI's)

The Manager, personal lending Solutions successful execution of their role will result in the following outcomes:

Leadership

- Planned goals and objectives are achieved.
- Members experience and view NPSCU as exceeding expectations in terms of service quality.
- Members are provided with the appropriate solutions that suit their needs.
- Direct reports are knowledgeable about all NPSCU'S products and services.
- Direct Reports are engaged and motivated in their positions.
- Effective cohesiveness between all departments
- Employee development plans are high quality and are completed on time.
- A professional and safe work environment is maintained.
- All policies and procedures are adhered to.

Risk Management

- All risk policies (i.e. Investment & Lending Policy, Anti Money Laundering, etc.) and procedures e.g. sign off, levels of authority are adhered to.
- All operational aspects (e.g. documentation and any conditions precedent) in respect of new loans or any changes to an existing personal transaction/deal are in place prior to drawdown or subsequent advance.
- Crisis / urgent situations are acted on in an appropriate manner limiting risk and maximizing profitability.
- Assets of NPSCU are protected with early identification and reporting of deteriorating or deficient situations.
- Lending adjudication matches NPSCU's Risk Appetite.
- All policies and procedures are adhered to.

Mortgage Renewals and Reviews

- All reviews (including Primelines) and mortgage renewals are completed in a timely matter in accordance with the procedures of NPSCU.

Out of Order

- Accounts reported on the out of order specific to the full personal portfolio are managed and updated regularly in accordance with the procedures of the Credit Union.
- Out of Order items receive appropriate attention based on the urgency and should not be aged more than 30 days and undertake all appropriate actions to resolve accounts exceeding this time frame.

Relationship Building

- Credible relationships with members are developed and maintained.
- Business Services is aware of personal services interactions with business members.
- Members are consistently referred and/or introduced to other products and departments of the Credit Union that will benefit the member.

Service Delivery

- Mission and services promises are being achieved by the team.
- Mutually beneficial sales and referrals are being followed up on in a timely and proactive manner.
- All lines of credit reviews (including Primelines) and mortgage renewals are completed in a timely matter in accordance with the procedures of NPSCU.
- Is able to apply current economic, community and business information to recommend appropriate changes to products and service offerings.
- The team and the Manager, Personal Lending executes the sales cycle according to Servistar with each and every member.
- Executes service to members competently utilizing NPSCU's service delivery model and is up to date on all forms of technology available to NPSCU's membership.
- Motivates and coaches staff to increase CUMIS penetration to meet expected targets.

Delinquency

- The personal portfolio is managed and delinquency is identified early and dealt with in accordance with the procedures of NPSCU.

Education & Experience

- University degree in a recognized and related discipline and 4-5 years of professional experience or an equivalent combination of education and experience.
- 3-5 years of experience with underwriting and relationship building.
- Proven leadership experience.
- Coaching Experience
- PFP or CFP designation is an asset.

Required Knowledge Skills & Abilities

- Passion for delivering a superior member experience.
- Proven ability to coach a diverse and geographically separated team.
- Thorough understanding of and the proven ability to, perform well and be leader in an environment that focuses on meeting the needs of members, managing risk, managing processes and promotion of products and services that assist individuals achieve their financial goals.
- Extensive knowledge of personal credit underwriting and adjudication.
- Sound judgement to make informed, objective decisions and a solutions-focused approach
- Excellent organization and time management abilities.
- Effective and transparent decision-making, planning and organizing abilities, and problem solving skills.
- Proficient with various computer applications.
- Excellent oral and written communications skills that enable effective interaction with employees, members and the community.
- Leadership that creates a positive team environment and productive work environment.
- Commitment to the Credit Union system and our Mission Statement.
- A sense of humour.

This role description is only a summary of the typical functions of the role, not an exhaustive or comprehensive list of all possible role responsibilities, tasks, and duties. This role description duties may be added, removed or changed from time to time.

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*North Peace Savings thanks all applicants for their interest; however,
only those selected for an interview will be contacted.*