

### Financial Consultant, Lending

**Location: Fort St. John**

**Closing Date: Until filled**

#### 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. A key element of excellent service is to identify mutually beneficial solutions to each member. Reporting to the Manager, Personal Lending, the Financial Consultant, Lending will complete the sales and underwriting of a full range of lending products and services by identifying and pursuing relationship building opportunities within the existing portfolio, through referrals and active business development. This position will be required to champion NPSCU’s sales and service culture by participating in branch campaigns, promotions, outbound sales calls, establishing member and potential member relationships and business contacts and assist peers in resolving complex questions and inquiries. In all activities, ensures prudent risk management is followed to protect the Credit Union.

*Future responsibilities may also include managing the full member experience including, and not limited to, account opening and deposit gathering services.*

#### Key Responsibilities

##### Sales and Service

- 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.
- While exercising sound and prudent judgement with credit underwriting, meets or exceeds all mutually beneficial sales goals and targets.
- Enhance each member experience by proactively offering financial counselling and solutions that will add value to their life and their banking relationship with NPSCU.
- Exhibit a high commitment to personalized member relationships by promoting the concept of relationship management, proactive financial coaching and referral to other resources such as investment specialists, wealth management or the business credit department where warranted.
- Maintains up to date knowledge of all branch deposit oriented products, services and competitors’ offerings by regularly reviewing literature and attending regular meetings
- Educates members on use of alternate/automated services such as Personal Teller Machines, smart office and virtual banking services.

**It’s your life. Build it here.**

- Able to work a flexible schedule to be available to members outside of regular branch hours, if needed.

#### **Personal Credit**

- This employee is fully competent in the areas below, enabling superior member experience every time:
  - Conducting interviews with members to identify lending needs.
  - Collecting and compiling information and analyzing personal financial statements to assess credit worthiness
  - Identifying referral opportunities to business, wealth, and personal investments.
  - Completing applications and related documentation for new loans, renewals, loan payment suspensions, alterations and substitutions of security.
  - Using sound judgement and prudent credit underwriting, grants mortgage and other personal loan such as lines of credit and overdrafts within approved lending limits; establishing repayment schedules and amortization periods
  - Submitting fully completed and accurate applications for loans over specified lending limits along with recommendations for approval to approval authority.
  - Providing individualized financial counseling such as debt consolidation and information to members on loans services and deposit products offered through the service centres;
  - Actively and consistently promoting ancillary Credit Union services such as MasterCard and Creditor Insurance.
  - Submitting mortgage applications to CMHC/Genworth as required.
- Engages the community via information sessions/seminars in conjunction with other sales teams.

#### **Relationship Building**

- Build high-trust member relationships by consistently following through on commitments, being proactive with member contact efforts and providing value-added financial advice that enables the client to improve their financial position over time.
- Supports organizational sales objectives by taking a role in various promotions, business development initiatives and community functions.
- Prospect and locate new members within and outside of the CU's membership suggesting and implementing new and innovative ways to attract and retain new membership.
- Performs outbound sales calls and welcome calls to generate new business; cross sells products and services in support of member needs.
- Utilizes computer based sales tracking tools (i.e. Opportunity Manager) to match sales opportunities with identified members needs.
- Partners with branch staff to identify prospects.
- Implements various business development efforts through proactive calls and building relationships with centers of influence.
- Establish, build and maintain productive and effective working relationships with members, non-members and the business community ie. Lawyer, notaries, accountants, real estate agents

#### **Risk Management and Operations**

- Follow, interpret, and at all times adhere to the principles and spirit of the branch operating procedures, lending policies and security requirements

- Ensures all documentation is completed and submitted in an accurate and timely manner and in compliance with all corporate policies, procedures and legislative requirements, including security, account operating documentation and written narrative background
- Work closely with Credit Support to expedite documents as needed.
- Review assigned delinquent accounts, analyzes current status and initiates action to collect on delinquent loans according to specified branch procedures and time limits
- Ensure that all Line of Credit reviews (including Primelines) and mortgage renewals are completed in a timely manner in accordance with the procedures of NPSCU

#### **Other**

- Financial Consultants in service centres outside of Fort St. John may be required to assist with the following responsibilities: balancing ATM and Face 2 Face, opening/closing duties, treasury duties, night deposit, etc., to ensure operational needs of service centre are being met.

### **Expected Outcomes of the Role – Key Performance Indicators (KPI's)**

The following outcomes will define success in the role of the Financial Consultant, Lending Solutions:

#### **Deepening Existing Member Relationships**

- Proactive calls are made to identify and offer mutually beneficial solutions for members, including referrals to other departments
- Onboarding for new lending process is executed, which may result in additional business from new members.

#### **Risk Management**

- All risk policies (i.e. Investment & Lending Policy, Anti Money Laundering, etc.) and procedures (i.e. 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.

#### **Out of Order**

- Accounts reported as out of order 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 at appropriate levels are developed and maintained through reliable, proactive service delivery and the skillful application of communications and specialist knowledge.

- Business Solutions is appropriately updated regarding contact made to business members by the personal solutions team.
- 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.
- Executes the sales cycle according to Servistar with each and every member.
- Is able to apply current economic, community and business information to recommend appropriate changes to products and service offerings.
- 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.
- CUMIS penetration meets expected targets.

### **Delinquency**

- To ensure loan write offs and administrative costs related to collections are minimized, the personal portfolio is actively managed in order that delinquency and other emerging risks are identified early and dealt with in accordance with the procedures of NPSCU.

### **Education & Experience**

- One year post-secondary education, plus 2-3 years related experience including 1-2 years personal lending underwriting experience in term loans and mortgages (including construction mortgages).
- Completion of Accredited Consumer and Residential Mortgage Lending Program or demonstrated equivalency.
- PFP or CFP is an asset.

### **Required Knowledge Skills & Abilities**

- Mutually beneficial sales and service with a focus on quality underwriting, sound judgement, and prudent lending
- Proficient knowledge and expertise in Retail/Mortgage Lending including construction mortgages
- Excellent interpersonal skills.
- Excellent written and oral communication skills;
- Effective listening, questioning and negotiation skills;
- Maintains a positive attitude towards NPSCU initiatives and change management.
- Highly motivated.
- Strong follow up skills.
- Strong analytical skills, detail oriented and efficient.
- Proven ability to solve problems creatively and innovatively and deal with difficult and stressful situations.
- Knowledge and understanding of business planning, accounting, lending and sales is considered an asset.
- Computer literate with effective word processing and spreadsheet skills;

- Very strong knowledge of NPSCU Investment and Lending Policy (I & L), NSPCU lending procedures, CMHC rules, and Genworth Rules.
- Proficient in use of applications such as the DNA banking system, Loans Origination System, CUETS, CUMIS, CMHC and Genworth.
- Strong knowledge of reading and understanding BC Online reports, Equifax reports, Land Title Searches, Appraisals, Purchase and Sale Contracts, etc.
- Strong commitment to continuous learning and career development and promotion.

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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If interested please submit cover letter and resume in confidence to:

Olivia Young, Human Resources Manager

North Peace Savings and Credit Union

10344-100th St

Fort St. John, BC, V1J 3Z1

Fax: 250-787-9191 or E-mail: [careers@npscu.ca](mailto:careers@npscu.ca)

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