



Commercial Account Manager Trainee

At ABCU Credit Union Ltd. (ABCU) our culture is based on the foundations of Service Leadership. Our approach is to deliver excellent experiences to employees to ensure our employees engage our members based on their goals and interaction preferences with the end goal of increased member satisfaction, loyalty, and advocacy.

The **Commercial Account Manager Trainee role** is part of the **Commercial Services team and ABCU**. This role is a learning role, designed to ensure that an exceptional “Service Leadership” experience to our members by learning all aspects of both consumer and commercial credit. The Commercial Training Officer training program is a formal learning path that requires the incumbent to be a self-starter and seek to learn over the length of the training program.

At the successful completion of the training program, the incumbent is considered fully trained and will be promoted to the role of Commercial Account Manager.

The Training Program

The training program plan provides training for the different aspects of credit. This onboarding program is 24 months (about 2 years) in length and can be adapted based on the incumbent’s previous experience. The program consists of 5 modules in credit, and each module will be followed up by a test to ensure competency. Throughout the training program, the incumbent is assigned a mentor to ask questions and be a resource through each training section.

Module 1 – ABCU – Basic Banking Skills

After completion of this module, the incumbent will have general knowledge and understanding of all aspects of basic banking skills needed to engage members in conversations. Training includes:

- Account Openings – retail and business.
- Full understanding of Mobile applications.
- Full understanding of ABCU’s Online applications.
- Member enquiries through the contact center.
- Week in the life of an Investment/Insurance Specialist.

The training will be a combination of individual self-study, job shadowing and direct member engagement. This module will take 60 days (about 2 months) to complete. The length of time is dependent on the incumbent’s previous experience.

Module 2 – Consumer Credit

At the completion of this module, the incumbent will have knowledge and understanding of all aspects of consumer credit. Training includes:

- Product knowledge.
- Taking credit applications and interview skills.



- Completing credit checks and understanding credit and beacon scores.
- Credit adjudication process.
- The approval process is both manual and through the Valeyo origination system.
- Completion of pay no pay for consumer members.
- Forms and Security.
- Creditor and general Insurance conversations and referrals.
- Wealth conversations and referrals.
- Administration – file prep, funding, registration of security, completing paid out loans.
- Successful completion of Personal Lending and Mortgages (PLM) and Personal Financial Services and Advice (PFSA) through the Canadian Securities Institute (CSI).
- Attestation (Compliance).
- Collections.

The training will be a combination of individual self-study, shadowing and through member engagement. This module will take 180 days (about 6 months) to complete. The length of time is dependent on the incumbent's previous experience.

Module 3 – Commercial Services Administration

At the completion of this module, the incumbent will have knowledge and understanding of all aspects of commercial credit administration. Training includes:

- Product knowledge.
- Credit Expiry – member engagement and administration.
- Margining accounts.
- Preparing loan and operating account documentation
- Loan disbursements
- Security, registering and discharging.
- Paid out loan files.
- Facilitating and signing loan, investment, insurance, and account documents.
- Attestation (compliance).
- Collections.
- Letters of Credit – reviews.
- CSBFA loan administration.
- Handle member inquiries.
- Completing commercial credit card applications.
- Completing payments for syndicated loans.

The training will be mostly through self-study and shadowing. This training also will provide the opportunity for holiday coverage for the Business banking Support role. This module will take 60 days (about 2 months) to complete. The length of time is dependent on the incumbent's previous experience.



Module 4 – Commercial Credit

At the completion of this module, the incumbent will have knowledge of all the aspects of commercial Credit. Training includes:

- Financial Statement Analysis.
- Credit Applications/interviews.
- Credit Analysis.
- Credit Approvals.
- Collections.
- Credit expiries.
- Syndications.
- Completion of pay no pay for commercial members.

This training will be through courses, self-study and shadowing and will provide the incumbent with a good foundation as a commercial lender. This module will take 180 days (about 6 months) to complete. The length of time is dependent on the incumbent's previous experience.

Module 5 – Commercial Account Management

At the completion of this module the incumbent will have the basic knowledge to manage a commercial portfolio of members. Training includes:

- Portfolio Management techniques.
- Portfolio management tools.
- Maximizing the member experience through proficiency in:
 - Insurance solutions for small businesses.
 - Succession Planning.
 - Wealth Management Level 2.
- Prospecting and asking for referrals.
- Commercial Brokers.
- Centers of influence – actively involved with Chamber of Commerce in Edmonton and Beaumont.

This training is mainly hands on with self-study and working with experienced portfolio managers. This module will take 90 days (about 3 months) to complete. The length of time is dependent on the incumbent's previous experience.

Coaching

The incumbent will have a coach(s) through the training program that will provide ongoing feedback. The incumbent will create their own learning plan and work with their coach to ensure they are on track for completion of the training program. Coaching sessions will be frequent at the start of each module to ensure understanding and comfort.

Accountability

- Work is varied and complex.
- Variation in work routines and sequences; works under general direction.
- Tasks are to be prioritized based on urgency.



- Judgment and decision making are required in choosing from a wide variety of guidelines.
- Positive attitude and willingness to learn and be part of a team.

Experience Required

- Grade 12 or equivalent.
- Comfort and ability to work with a high level of detail/accuracy.
- Proficient use of Microsoft Office Suite (Word, Excel, Outlook, SharePoint).

Internal/External Contacts

- Incumbent will have contact with all employees and members of ABCU, Fidelity National Finance (FNF), CRI Canada, and related businesses.
- Incumbent will have contact with other credit unions, banks, trust companies, other industry related businesses, lawyers, and government and regulatory bodies.

Corporate Core Values – Demonstrate the Corporate Values as identified below:

Trust, Teamwork and Accountability

1. Takes full ownership for actions and outcomes; others trust us to deliver what we commit to.
2. Displays the courage to make bold decisions; we hold each other accountable.
3. Demonstrates collaboration and teamwork.
4. Demonstrates sound decision making.
5. Demonstrates professionalism.

Open Communication

1. Demonstrates active listening.
2. Demonstrates clear and concise written and verbal communication.
3. Demonstrates responsiveness to internal and external member inquiries/requests whether incoming telephone calls, in-person visits or on-line chats.
4. Understands differing perspectives and finds common ground; acknowledges when own words or actions are misinterpreted.
5. All opinions and perspectives are heard, respected, and acknowledged.

Coaching

1. Can disclose personal beliefs and is open to hearing other perspectives.
2. Respecting, valuing, and partnering with others; assisting people enhance their effectiveness in a way they feel helped.
3. Uses proper coaching language.
4. Ability to diagnose an issue and propose a solution.
5. Giving and receiving feedback.



Innovation and Creativity

1. Recognize and be open to the need for change in our environment and industry – (Change).
2. Constantly challenges us to find new ideas and solutions – (Idea Generation).
3. Eager and tenacious to continuously improve internal processes, practices, and procedures – (Process Improvement).
4. Ability to anticipate problems and generate solutions/actions within scope of role – (Risk).
5. Encourage and appreciate differing opinions, styles, preferences, cultures, etc.... - (Diversity).

Interested candidates please provide a cover letter, salary expectations and resume to:

Mr. Roza Sabety, ABCU Credit Union
rsabety@abcu.ca

ABCU thanks all applicants for their interest; however, only those selected for an interview will be contacted.

Closing date: this position will remain vacant until a suitable candidate is identified.