



CORPORATE  
5007 50 Avenue  
Beaumont, AB T4X 1E7  
P: 780-929-8561  
F: 780-929-2999

At ABCU Credit Union Ltd. (ABCU) our culture is based on our passion to be financial professionals that are dedicated to doing what is right for our credit union and our members. We embrace employee strengths and strive to empower employees to make the right decisions quickly and accurately every day. Ensure your team has the tools to deliver a meaningful member experience in an environment that values and supports their contributions.

The **Director, Commercial & Retail Credit Risk** is a member of the Senior Leadership team required to supervise and oversee the Credit Risk Strategy, credit policies and execution of ABCU's overall credit risk management processes. This is achieved by full ownership of all aspects of lending including policy, loan origination, forms, procedures, collections, and training programs and indirectly responsible for contributing a seamless credit experience across all touchpoints.

This role attends Board meetings and is required to provide quarterly business updates to the Board of Directors and field any questions they may have.

This role works out of multiple locations, based on need.

#### **Credit Risk Management Expertise:**

- Have expert knowledge in credit adjudication and be the subject matter expert in all aspects of credit risk management.
- As chair of ABCU's Credit Committee, create a dashboard to provide the Board with an overview of the lending volumes, trends, pricing, delinquency, and other information needed to provide the Board with enough information for governance and oversight.
- Develop the annual Credit Risk Management Policy (CRMP) policies and risk appetite statement and seek CEO approval prior to Board approval.
- Be the expert with your knowledge and understanding of ABCU's CRMP policies as they pertain to all lending.
- Ensure ABCU's lending portfolio remains within the CRMP risk tolerance and CUDG Corp guidelines for business mix.
- Be the key relationship owner with CUDG Corp regarding the lending files.
- Ensure no credit request submitted to CUDG Corp is without your oversight, comments, and support.
- Establish appropriate loan pricing based on risk and member relationship with new and renewing loans.



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- Provide direction and expertise to deliver a digital lending platform that supports the evolving needs of the membership.
- Strive to make the borrowing processes simple and efficient to support improved member access through electronic channels.
- Ensure the lending handbook is reviewed and updated annually to reflect any changes.
- Work with the CEO on the niche market strategies specific to commercial and retail services and execute effectively.
- Create loan training programs to ensure employees have the capability to provide lending advice to members.
- Work with people leaders to ensure that all loan trainees are meeting expectations through observations and audit processes.
- Have working knowledge of retail banking and wealth management.

### **Experience Required**

- Post secondary degree or diploma required.
- Comfort and ability to work with a high level of detail/accuracy.
- This is predominantly a self-managed role.
- Proficient use of Microsoft Office Suite (Word, Excel, Outlook).
- The ability to work efficiently without sacrificing accuracy is essential.
- 10-15 years of job-related/industry experience.
- Completion of CUIC General Studies Program preferred or working towards (may be waived depending upon position).
- A combination of post-secondary education and work experience will be considered.

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

Ms. Cindy Bennett, COO

ABCU Credit Union

[general@abcu.ca](mailto:general@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.