



II – Loans Officer – In Branch

Reports to: TBD

Purpose of Position

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. Our team members are provided with the tools to deliver a meaningful member experience in an environment that values and supports their contributions.

The Loans Officer Role is a key member of ABCU's credit team. The primary responsibility is to proactively manage the consumer credit needs of our members. Additional responsibilities include; retainion and consolidate of existing members business to the Credit Union and attract new credit opportunities. This position works closely with the Credit Advisor, Loans Administrator, Contact Center and Branch Staff. This role requires expert knowledge of consumer lending products and sales techniques.

This role is part of the overall branch team and works out of multiple locations. This role is part of the branch schedule and may be asked to take on temporary duties when dealing with any short term urgent issues.

Ownership & Accountabilities

Be a leader in Member Relationships

Use your strong relationship building and networking skills to sell lowns, execute leads, promote and deliver credit products and awareness to all ABCU members by:

- Being proactive with out bound calling.
- Deliver and operate by ABCU's Member Value Statement.
- Meeting ABCU's Service Level Commitment standards.
- Making it easier for members to access you.
- Be an expert at using the RMA tool, Valeyo and DNA.
- Deal with member complaints and problems quickly and effectively.
- Be a champion of role clarity by knowing your role and the role of others in the branch.
- Be aware, supportive and contribute to the achievement of ABCU's annual goals.

Be a Professional Credit Expert

- Take direct ownership of your personal learning plan.



- Be current and have superior knowledge of all credit products offered, policies and procedures.
- Seek out ways to improve current procedures with eye to reduce inefficient processes.
- Conduct member interviews to understand credit needs, analyze and assess credit worthiness, complete applications and related documents for new consumer credit, mortgages, renewals, mortgage or loan payment extensions, alternatives and substitutions of security.
- Use your skills and expertise, identify opportunities to further consolidate member's external financial business thru member awareness and referrals to ABCU's:
 - Wealth management team.
 - Commercial Services team.
 - Value of dealing with Johnson's Home and Auto.
 - Concentra Estate Planning (Executor Ease Program).
 - Credit Cards offered.

Bring ownership to the Portfolio

- Have knowledge of the profitability and awareness of the impact that pricing and fee waiving can have to your bottom line.
- Importance of understanding the activities needed to support:
 - Net Portfolio Growth
 - New Sales
 - Retention activities
 - Referral opportunities
- Grant credit within established limits or recommend for approval to Credit Risk Management.
- Work as a team with the Credit Advisor and Loans Administrator to ensure role clarity.
- Work with your leader to identify and remove barriers to your success.
- Use the RMA tool to support and document your member engagement plan.
- Ensure that you deliver accurate reporting for your portfolio month attestation requirement.
- As a key member of the ABCU team it is expected that you will be a role model and while responsible for a portfolio you may (rarely) be called upon to assist other areas of the business.

Problem Solving

- Be a champion at identifying and solving problems within your area of scope.
- Don't pass the problem off even if it not within your scope, understand it, document it, and either solve it or make recommendations to your one up for resolution.
- Seek out ways to drive process improvements to increase efficiencies.
- Be time sensitive to solving member complaints or problems.

Experience Required

- Post-secondary degree or diploma preferred.
- 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).
- Ability to work efficiently without sacrificing accuracy is essential.
- Three to five years of job-related/industry experience.
- Successful completion of the “Personal Lending and Mortgages Course (PLM) offered through Canadian Securities Institute” within 6 months of hire.
- Successful completion of the “Personal Financial Services Advice (PFSA”) offered through Canadian Securities Institute within 1 year of hire
- Completion of CUIC General Studies Program preferred or working towards (may be waived depending upon experience).
- A combination of post-secondary education and work experience will be considered.

Internal/External Contacts

- Incumbent will have contact with all employees and members of ABCU Credit Union, Alberta Central and related businesses; and the public.
- Incumbent will have contact with other credit unions, banks, trust companies, Aviso Wealth Management, other industry related businesses, 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. Demonstrate active listening.
2. Demonstrate clear and concise written and verbal communication.
3. Demonstrate responsiveness to internal and external member inquiries/requests whether incoming telephone calls, in-person visits or on-line chats.
4. Understand differing perspectives and finds common ground; acknowledge when own words or actions are misinterpreted.
5. All opinions and perspectives are heard, respected and acknowledged.

Coaching

1. Is able to disclose personal beliefs, and is open to hearing other perspectives.



2. Respecting, valuing and partnering with others; assisting people to enhance their effectiveness in a way they feel helped.
3. Use 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 challenge ourselves 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 opinion, styles, preferences, cultures, etc... - (Diversity).

ACKNOWLEDGEMENT OF JOB PROFILE

I hereby acknowledge my understanding of the preceding job profile, and accept the responsibilities and accountabilities as outlined.

Incumbent:

Signature:

Date:

People Manager:

Signature

Date:
