



## **CAREER OPPORTUNITY – Ag & Consumer Loans Officer**

Grandview Credit Union is currently hiring for personable, motivated individual to join our team. Grandview is a small, fun and enjoyable work place with the opportunities to learn and advance within the Credit Union System. This position is a great start to a rewarding career!

This position will have an emphasis on agriculture lending with consumer when required. Following skills/education would be an asset in this position:

- Prior experience preferred
- Farming/Agriculture background
- Post-secondary education in business or agriculture
- Parkland Person Preferred
- All training/Ongoing support in branch

Forward resumes to:

Brad Fowler – Loans Manager

[bfowler@grandviewcu.mb.ca](mailto:bfowler@grandviewcu.mb.ca)



## **Agricultural Lender**

**Reporting To:** Loans Manager

**Location:** Grandview, MB

**Hours of Work:** Full Time; Monday to Friday

### **Description:**

Reporting to the Loans Manager, is responsible for the credit granting functions within the agricultural area, including interviewing clients, assessing credit worthiness and authorizing loans within limits and/or recommending or declining loans based on established lending granting criteria. Analyzes financial statements, operating cycles, profit levels, cash flow projections and other factors or variables that affect loan viability and risk. Promotes, up-sells and cross-sells the full range of credit union products and services and actively participates in all branch campaigns to promote loan growth. Maintain a high profile and image as the financial institution of choice in the branch trading area by establishing member client and non-member client relationships and business contacts. Conducts a systematic collection procedure and initiates and/or recommends appropriate action to ensure safety of funds and delinquency ratio.

### **Qualifications:**

- Post-Secondary Education and 2 to 5 years prior lending experience, preferably in the Credit Union System.
- Prior experience or background in the Agricultural Industry.
- Exceptional customer service skills with the ability to build and maintain long-term relationships
- Excellent interpersonal, written and verbal communication skills
- Demonstrated analytical, judgment and decision-making skills
- Demonstrated prioritization, organization, time management, planning and follow-up skills

## **Consumer Lender**

**Reporting To:** Loans Manager

**Location:** Grandview, MB

**Hours of Work:** Full Time; Monday to Friday

### **Description:**

Reporting to the Loans Manager, you will deliver lending services in a courteous and professional manner to current and potential members. You will recognize member needs and promote and cross-sell all credit union products and services to members. As well, you will ensure all assigned lending activities are compliant with relevant legislation, regulations, policies and procedures.

### **Specific Responsibilities:**

- Conduct interviews via email, telephone or in person with members and potential members to identify lending needs.
- Analyze, and adjudicate applications for Mortgages, Loans and Lines of Credit based on character, capacity and collateral to assess credit worthiness.
- Respond to members' inquiries on lending services; resolve routine member concerns in relation to lending services.
- Refer cross-sell opportunities to other GVCU departments
- Adhere to legislation and security procedures as they pertain to the position.

### **Qualifications:**

- Post-Secondary education in business and/or 2 to 5 years of lending experience, or 5 years' sales experience preferably in a financial institution
- Exceptional customer service skills with the ability to build and maintain long-term relationships
- Excellent interpersonal, written and verbal communication skills
- Demonstrated analytical, judgment and decision-making skills
- Demonstrated prioritization, organization, time management, planning and follow-up skills