

Job Opportunity-Manager Commercial/Agriculture Services

Job Title: Manager Commercial/Agricultural Services

Reports To: Chief Executive Officer (CEO)

Head Office: Full Time

Job Opportunity:

If you are the right person Southwest Regional Credit Union welcomes applicants to apply for this great job opportunity!

Our History:

Southwest Regional Credit Union is a full service Credit Union meaning we offer a wide variety of products and services to fulfill our membership needs, including several borrowing options and wealth management services. All our member deposits, with the exception of Mutual Funds, Membership Shares and US Accounts are insured through the Financial Services Regulatory Authority of Ontario (FSRA). Southwest remains a strong organization and well positioned to meet both current and future financial needs of our members. The Credit Union aims to return a considerable portion of annual earnings to members via dividends and loan interest rebates.

We have come a long way since 1939 and much has changed – but the Credit Union still believes in its roots of ‘Serving People with People’ and is focused on providing superior service to its membership. Our history shows just how much we have grown, but our future is always focused on providing “Banking Like it Used to Be.”

Job Summary:

The Manager Commercial/Agriculture Services is responsible for building and maintaining a portfolio of commercial and agriculture businesses. The incumbent delivers a broad range of commercial and agriculture services and initiates and/or participates in business development activities to grow the portfolio through consolidation and retention of existing business and by obtaining new business from potential members. The Manager Commercial/Agriculture Services ensures the completion of reviews on portfolio accounts including property site visits as required.

The Manager Commercial/Agriculture understands his/her role as brand ambassador and provides a positive brand experiences to all members and industry partners.

Duties and Responsibilities:

- Contribute to and implement strategic action plans and commercial/agriculture business development tactics based on established sales strategies
- Responsible for the supervision of administration staff within the department
- Proactively participate in various external activities such as community events
- Work closely with Branch staff to support existing and new commercial/agriculture member relationships by acting as a key advisor and subject matter expert

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- Respond to all business opportunities in a timely manner and effectively manage any member concerns or issues
- Collect and compile information and analyze financial statements to assess credit worthiness
- Provide sound credit approvals within lending limits while balancing the needs of the member and SWCU, making recommendations for approvals/declines to the CEO or designate if outside discretionary limits
- Process syndicated loan applications as requested
- Responsible for quality of business generated and achieving expected revenue and growth targets
- Ensure all assigned commercial/agriculture files are reviewed on a regular schedule and that all required documentation is in order; review loan risk and make short- and long-term recommendations on files posing potential risk problems
- Review commercial/agriculture overdraft reports and take appropriate action where required
- Generate and review monthly reports tracking the performance and status of the Commercial and Agricultural portfolio, and any other specific reports as requested for review by the CEO and Board of Directors
- Develop and maintain a strong business relationship with all members within the portfolio
- Maintain and contribute to strong business relationships with industry partners including but not limited to Aviso, CUMIS and Central 1, and third-party vendors including but not limited to Collabria and POS Merchant Services
- Establish and maintain professional relationships and effective communication with realtors, brokers, builders and new members in order to develop commercial/agriculture lending referral opportunities from this business referral network and other referrals including but not limited to merchant services, deposits, insurances and wealth management opportunities
- Provide excellent client service to internal and external parties
- Be aware of enterprise risk management issues as they relate to Lending Services and bring forward strategic and risk issues for discussion, review and solutions to the CEO or designate
- Stay current with general economic indicators and industry sector trends
- Maintain a thorough knowledge of policies and procedures as they pertain to the operations of Lending Services
- Work safely in accordance with SWCU's Health & Safety Policy, procedures and the Occupational Health and Safety Act as amended from time to time
- Contribute to the development of sales and service goals and objectives for SWCU branches in consultation with the CEO or designate

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- Assist the branches to operate within established and accepted risk management guidelines, Anti-Money Laundering, Privacy and any other applicable legislation in consultation with SWCU policies and procedures
- Perform any other necessary tasks that may be required, and that have been deemed reasonable for this position. We require full commitment to the sales expectations that may be laid out for the branch and guided by the CEO or their designate

Qualifications:

- University business degree or equivalent work related experience
- Minimum 8 years experience as senior lender managing large credits in terms of size and complexity
- A background in farming, agri-business or commerce an asset
- Experience in dealing with high risk or watch accounts an asset
- Proven ability to successfully manage the relationship with existing lending accounts
- Proven quality of credit analysis including completion of credits, accuracy and sound judgement in credit decisions
- Proficiency with financial statement analysis and a general understanding of accounting and the various forms of business structure like sole proprietorship, partnership, incorporation and unincorporated associations
- Member focused experience in the financial services is an asset
- Possess a thorough understanding of SWCU products, services and banking system
- Possess an understanding and commitment to the co-operative philosophy within the credit union system

We are an equal opportunity employer values diversity in our workforce, as well as in our members, suppliers and others. We provide equal employment opportunity for all applicants and Employees and do not discriminate on the basis of race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, gender identity, gender expression, age, record of offences, marital status, family status, disability or any other characteristic protected by local law.

Interested candidates can apply in confidence to the Director of Human Resources to hr@southwestcu.com