

JOB POSTING DETAILS

Employer	Your Neighbourhood Credit Union (Community First)	Job Type	RI
Job Title	Financial Services Representative	Duration	Full Time
ES Job ID	12553	Location	Sault Ste. Marie
Date Posted	April 26, 2022	Closing Date	May 31, 2022

Job Overview - Description & Duties

Are you a community-minded person that's passionate about investing locally and giving back to your community? Do you like working with other awesome and like-minded people toward a common goal?

Here at YNCU, we are all about putting our money where our mouth is and keeping our dollars local and investing back into our members, staff, and community; and we are looking for people like you to join our team.

Take a look at this job posting, and if it's a good fit, we encourage you to apply. If it's not for you but you know someone that may be better suited for it, we welcome you to share it with them! Thanks for checking us out!

The Role

As part of our Retail Sales team, reporting to the Manager, Member Services, your main objective will be to assist our Member's in reaching financial comfort by developing a solid financial plan to efficiently manage their income, expenses, asset and liabilities in order to meet their short, medium and long term financial objectives, ultimately, allowing them to make strong, informed decisions. In addition, the Financial Services Representative (FSR) is required to market our products and services in line with our clearly defined policies and procedures. This position will be expected to promote, upsell and cross sell our full range of lending and investment vehicles with emphasis on consumer loans, mortgages, lines of credit, deposit and investment vehicles and sundry services.

Job Duties

- Develop financial plans based on recommendations for the achievement of the member's specific objectives
- Ongoing monitoring and modification of the plans in order that it continues to meet the member's needs
- Follow a structured framework, which enables members to make informed financial decisions
- Actively pursue member's business through call lists to ensure members are using all of our products and services
- Approve loans, mortgages and lines of credit within discretionary limits and/or makes recommendations for approval/declines to Credit Manager / Manager, Member Services / Credit Management Committee
- Prepare credit applications and ensure instructions outlining conditions of credit are clearly laid out on a check list for appropriate documents associated with credit, sale of savings and investment products
- Make necessary entries to banking system to set up credit and investment products? Perform annual reviews of line of credits, mortgages and investments that are up for renewal and contacts members
- Conduct follow up on delinquent accounts and maintains systematic collection procedures for early identification of problem accounts and initiates or recommends appropriate action to minimize risk
- Responsible for making qualified referrals to the Wealth Management Department by spotting opportunities through member inquiries or conversation
- Promote, up sell, cross sell and advise on the full range of lending and investment vehicles with emphasis on consumer loans, mortgages, lines of credit, deposit and investment vehicles and sundry services by actively soliciting growth membership opportunities and following up on staff referrals, sales initiatives, and member inquiries
- Work closely with Community First Insurance and Investments, Credential Asset
- Management Inc Advisor to provide the highest level of service consistent with YNCU's guidelines and policies
- Other duties as assigned by Management

Required Skills

- Should possess a University or College degree or diploma, preferably in Business or equivalent work experience along with a minimum of three years of related experience in a financial institution
- Proficient in Microsoft Office Suite, YNCU's systems and job-related software
- Knowledge of all YNCU's products, services, and banking system;
- Proven communication, interpersonal, time management and superior customer service skills are required.
- Willingness to work in a learning environment and ability to upgrade their education and skills in order to keep pace with changes in this job function.

Other Requirements

- Demonstrated ability to effectively problem solve and make decisions as well as manage conflicting priorities
- Proficient in Microsoft Office Suite, including Excel and Outlook as well as job related software
- Strong planning, organizational and time management skills
- Excellent interpersonal, verbal, written and listening communication skills
- Communicate in a manner that is professional, respectful, effective, and timely
- Ability to work well independently and collaboratively as a team member and actively contribute to team successes across YNCU
- Ability to demonstrate integrity and build trust with others and remain open to ideas
- Ability to embrace and manage change
- Provide exceptional member and internal client service in every interaction and at every touchpoint
- Be self-motivated, resourceful, and flexible
- Ability to maintain confidentiality of sensitive and proprietary information

How to Apply

Please send your resume to careers@yncu.com.

Your Neighbourhood Credit Union will provide accommodations for persons with disabilities, where needed, to support their participation in our recruitment process. Please contact Human Resources at careers@yncu.com