



Branch Experience Leader

(Branch Manager)

Valley Credit Union, Nova Scotia, is a full-service financial institution with 7 branch locations, 64 employees, and over \$300 Million in assets. Located within the Beautiful Annapolis Valley.

Valley Credit Union is searching for a Full Time Branch Experience Leader to oversee operations of Middleton and Bridgetown Branches

Reporting to the VP Member Experience, the Branch Experience Leader is responsible for contributing to the management of the Branch's loan portfolio and for promoting and cross-selling existing and prospective clients on the benefits of using other credit union products and services. The incumbent contributes to effective leadership to champion the staff in the delivery of branch growth, profitability, business development and retention, and customer-owner satisfaction.

Key Responsibilities (the position):

- Facilitates and supervises the lending portfolio including delinquency follow-up, credit line renewals, credit checks, employment verifications, collateral documentation and filing, registry searches, etc. Ensures appropriate action is taken to minimize losses to the credit union.
- Conducts personal or telephone interviews with applicants to obtain personal and financial data to determine lending needs.
- Supervises, supports, and guides the Member Experience Officer and Member Experience Coordinator. Responsibilities include participating in interviews; training and development; setting performance objectives; planning, assigning, and directing work; providing on-going coaching to reinforce positive behaviors and address performance issues as they arise; conducting performance reviews.
- Lead, support, coach and motivate branch staff to achieve annual sales/growth targets.
- Ensure loan quality is within acceptable delinquency and loan loss levels. Ensure that all required documents, reports, etc. are properly completed and forwarded within acceptable time frames and are in good order.
- Ensure branch operations are efficient, effective, and compliant with all regulations. (Audit/privacy/security/loss prevention/etc.)
- Provide leadership to all branch staff, and ensure all staff reach required competency levels and/or have a development plan in place.

- Assist with Day to Day personal / commercial account openings and investments (TFSA, HISA, RRSP, etc.).
- Responsible for Small Business Loan Program (<50K), including completion of applications.
- Ensure branch profitability is maximized by eliminating unnecessary expenses, collecting appropriate revenues, pricing loans in accordance with risk levels, and pricing deposits according to prevailing directives.
- Ensure that your branch employees are fully knowledgeable on products, policies, and procedures applicable to each employee.
- Analyzes applicant financial status, credit, and property evaluation to determine feasibility of granting loan. Prepares credit information necessary to establish credit limit including such factors as applicant's assets, credit experience, and personal references, debt/income ratio, credit score, and other underwriting procedures, in accordance with policy and procedures. Verifies applicant's credit worthiness by obtaining credit bureaus, contacting employers, existing and former creditors, and personal references. Approves or declines loans, lines of credit, mortgages, overdrafts, credit cards and/or payment cards within approved lending limits or refers to the next higher approving position level with recommendations. Notifies customer-owner of acceptance or rejection of application.
- Compiles loan package and negotiates loan structure with applicant, including rates, terms repayment options, and other credit terms. Ensures loan agreements are complete and accurate according to policy and regulatory requirements and security is in place prior to the disbursement of the funds. Ensures timely loan closing and disbursement of funds.
- Processes customer-owner transactions, applications for loans, mortgages, lines of credit, overdrafts, credit cards and payment cards. Responds to customer-owner inquiries and/or requests and handles or refers to the appropriate personnel.
- Analyzes potential opportunities (e.g., need for other products and services such as lending, deposit, credit/debit card) involved in each situation to further assist the customer-owner as well as increasing the credit union's lending/deposit portfolio and use of products. Cross sells borrowers on the benefits of utilizing other credit union services.
- Provides individual financial counseling (i.e., debt consolidations) and information to customer-owners on loan services and deposit products available through the credit union. Provides financial planning or makes referrals to Financial Planning specialists (e.g., Credential Financial Strategies representatives, LS&M) as appropriate.
- Prepares and/or checks daily weekly, monthly, and quarterly reports.
- Participates in sales and service campaigns, special customer-owner, and community events.
- Adhere strictly to Anti-Money Laundering and Terrorism Financing (AMLTF) compliance.
- Contributes towards Valley Credit Union Strategic planning by participating in and providing input to branch staff meetings. Also, by supporting initiatives proactively and positively.

Successful Candidate will possess the following qualifications:

The Branch Experience Leader will have successfully completed a Business Degree plus have five to seven years' experience in credit in a financial institution; or an equivalent combination of training and experience in credit.

We offer...

- ✓ Outstanding culture and opportunity to join an engaged and community-focused team.
- ✓ Tuition reimbursement, training, and personal development opportunities
- ✓ Competitive compensation and benefits with performance-based incentives
- ✓ Generous benefit package including a 100% paid Flexible Health and Dental Plan and up to 6% contribution with employer match in a Defined Contribution Pension Plan
- ✓ Additional employee perks include but not limited to wellness credit; and reduced rates on employee loans/mortgages and no service fee banking.

We are an equal opportunity employer, all persons regardless of race, colour, sex, age, national origin, religion, sexual orientation, gender identity and/ or expression, will be considered, only those selected for an interview will be contacted.

If you are interested in joining a team that believes in going the extra mile! Please submit your cover letter and resume outlining your qualifications to Human Resources at hr@valleycreditunion.com quoting job number VCU-BEL-01-2025