



Member Experience Officer

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, Nova Scotia.

Valley Credit Union has a vacancy for a Permanent Full Time, Member Experience Officer for our Eastern Region

Reporting to the Branch Experience Leader, the candidate will be responsible for providing superior member service, evaluating authorizing, and recommending approval of members applications for all consumer credit products. They will identify members investment opportunities including the licensing and sale of a full array of mutual funds and selling various deposit products that meet members needs.

Key Responsibilities (the position):

- Conduct in-person and/or virtual interviews with applicants to obtain personal and financial data to determine lending and/or investment needs.
- Analyze applicant financial status, credit, and property evaluation to determine feasibility of granting loan. Approve or decline loan within approved lending limits prefer to the next higher approving position level with recommendations.
- Compile loan packages and negotiate loan structure with applicants, including rates, terms, and repayment options.
- Prepare documentation for loan renewals, loan payment extensions and substitution of loan securities.
- Manage and grow a small mutual fund investment portfolio; evaluate each situation to provide appropriate advice, and products to meet member needs
- Provide individual financial counselling and information to members on loans and deposit products, and other services available through the Credit Union. Make referrals to those requiring financial planning advice.
- Analyse current local market and potential trends to plan and develop relationship building activities and educate members on Credit Union product and services offerings.
- Monitor account overdraft activity to ensure accounts operate within limits and ensure appropriate action is taken to minimize losses to the Credit Union.
- Ensure adherence to Credit Union policies and procedures as well as legislative requirements.
- Participate in community events.
- Complete reports and other duties as assigned.

Successful Candidate will possess the following qualifications:

Successfully completed a certificate or diploma in Business Administration and have 3-5 years of experience in credit and in a financial institution; or an equivalent combination of training and experience in credit.

Will have three to five years experience in credit and collections in a financial institution; or an equivalent combination of behaviours, training and experience and a desire to learn

Exceptional communication and relationship building skills with the proven ability to exercise sound judgement and discretion.

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 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-MEO-05-2026