



Located in the coveted Kootenay region, Heritage Credit Union (HCU) is proud to be one of the longest running community-based credit unions in BC's Kootenay region. HCU is dedicated to providing full financial services to the local community with branches in Castlegar, Slocan Valley, and the West Boundary. We are committed to being a progressive, financially strong, goal-orientated organization always placing our members and cooperative philosophy first and foremost.

The Opportunity

HCU is currently recruiting for the position of **Manager of Lending**. This is a permanent, full-time employment opportunity working from the administration offices located in Castlegar, BC.

Reporting to the CEO, and as a member of the senior management team, this position is responsible to provide strategic leadership and advice on all credit (commercial and retail) related matters throughout the organization. Overseeing the organization's credit activities, this position is responsible for leading, coaching, and directing the team of professionals within the lending department to ensure we are providing our members with quality service and advice to achieve organizational goals and targets.

Specific responsibilities include but are not limited to:

- Participating in the development of corporate strategies by identifying short and long-term objectives and contributing to the design and development of policies and programs;
- Initiating action to improve growth and development of the credit union's loan portfolio by pursuing new business and establishing and maintaining liaison with business and community contacts;
- Effectively mentor, coach and develop staff to ensure sales and business development objectives are achieved and members receive consistent level of quality, personalized service;
- Managing the lending staff of the credit union to ensure compliance with established business practices, legislation, regulations, by-laws, policies, and procedures;
- Developing and recommending changes to policies and procedures for effective and efficient lending services;
- Identifying risk issues and ensuring processes are in place to effectively identify and manage risk and delinquent accounts;
- Resolving complex lending issues and member complaints referred by staff to ensure needs of members and the credit union are met;
- Aiding in the development and administration of processes for product and service referrals to varying credit union departments and subsidiaries;
- Completion of regulatory reporting requirements on an on-going basis;
- Active contributor to the applicable committees as required;
- Act as a liaison with auditors on lending files and loans administration activities.

Qualification and Skill Requirements

The preferred candidate will possess a minimum of five to seven years related financial institution experience and post-secondary education in Commerce, Business or Finance. An equivalent combination of education and experience will be considered.

Our preferred candidate will also demonstrate:

- Demonstrated experience including at least five years of personal and commercial lending experience, some at the supervisory level;
- An understanding of credit adjudication principles, policies and procedures and a proven track record of responsible adjudication;
- An understanding of credit union regulatory requirements;
- Excellent interpersonal skills and the ability to manage, coach, motivate and develop employees to ensure high productivity;
- Good organizational skills; demonstrated ability to manage multiple priorities and meet deadlines providing service-oriented solutions to both internal and external customers;
- An awareness of the external economic environment.

At Heritage Credit Union we are pleased to offer an excellent compensation package including a competitive salary, company paid benefits, health care spending account, pension, paid time off, bonus incentives, as well as the benefits of living in the highly desired Kootenay region.

<https://destinationcastlegar.com>

If you are looking to further your career within a successful, community-minded organization, HCU could be the place for you. Check us out at: <https://www.heritagecu.ca>

To Apply

Interested candidates can apply by quoting posting #21-02 and submitting a cover letter and resume via email by December 8, 2021: hr@heritagecu.ca

We thank all applicants for their interest, however only those selected for an interview will be contacted.