



Commercial Services Officer
St. John's, NL
Full Time – Permanent
\$66,800 - \$ 78,600

At Atlantic Edge Credit Union, we empower people and communities by providing financial services and advice built on honesty, fairness, and trust.

Atlantic Edge Credit Union is a full-service credit union serving over 17,500 members across Newfoundland and Labrador. Atlantic Edge was formed in 2022 with the amalgamation of Eagle River Credit Union and Leading Edge Credit Union, based on a foundation of shared values, community roots, and purpose-driven cultures.

The Position

Reporting to the Manager of Credit Services, the Commercial Services Officer builds relationships with members and potential members alike and helps them to find a solution that meets their needs from a full suite of business products. This position is responsible for examining, evaluating, and authorizing or recommending approval of commercial and public sector applications for credit. This position also will assist the Manager of Credit Services with the management of the overall commercial portfolio by growing and monitoring commercial portfolio activities; and works to minimize financial losses and mitigate risks by assisting to coach or train branch staff.

Main Responsibilities & Focus

- Assist in member interviews to determine member needs, complete applications, and financial analysis for all requests.
- Compile loan package and negotiate loan structure with applicants, including rates, repayment, and other credit terms.
- Ensures loan agreements are complete and accurate according to policy and regulatory requirements.
- Analyze and identify opportunities to increase the Credit Unions lending and investment portfolios.
- Manages the credit review process for each application.
- Monitors account overdraft activity to ensure accounts operate within limits and qualify from a risk standpoint.
- In conjunction with the rest of the commercial department, initiates collection action where required.
- Analyze quarterly and annual loan reviews and ensure compliance with all credit policies, practices, and guidelines.
- With the direction of the Manager of Credit Services, execute on the Commercial Account Relationship Strategy
- Represent AECU at industry events and functions as required.
- Introduce, inform, and educate existing members on new products and services.
- Work with internal/external auditors and regulatory examiners relating to commercial credit audits and examinations as required.



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The Person

The successful candidate will have successfully completed a certificate or diploma in Business Administration, plus have 3 - 5 years' experience in commercial credit and collections in a financial institution; ***or an equivalent combination of education and experience.***

The successful candidate will also have:

- Strong oral and written communication skills.
- Demonstrated ability to create and manage individual work plans.
- Working knowledge of products and services.
- Knowledge of policies, procedures, and regulatory requirements.
- Experience in the use of banking platforms.
- Ability to schedule, host, and participate in virtual meetings using video call software (zoom and Microsoft Teams).
- Exhibit professionalism and a team player attitude
- Demonstrated time management and organizational skills.
- Strong interpersonal skills.
- Proficient in the use of Microsoft Office Applications, and 0365

What's in it for you?

- An exceptional workplace culture, and an opportunity to join an engaged and community-driven team
- Competitive compensation and benefit packages with performance-based incentives
- Flexible work arrangements including Flex Time, Telework, and Hybrid depending on the role requirements
- Generous benefit package including a flexible health and dental plan (minimum 60% employer paid), including life insurance, ADD, EAP, optional Critical Illness and Best Doctors
- 6% contribution with employer matching in a Defined Contribution Pension Plan
- Tuition reimbursement, training, and personal development opportunities
- We encourage regular manager-employee performance feedback and goal alignment through our employee performance management program
- Additional benefits, include but are not limited to paid volunteer, sick time and personal leave, reduced rates on employee loans/mortgages and no service fee banking



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Interested in applying?

Atlantic Edge Credit Union values diversity in the workplace and we are committed to the principle of Employment Equity. We are an equal opportunities employer and encourage the recruitment and promotion of aboriginal peoples, persons with disabilities, visible minorities, and women, to ensure that they are equitably represented at all levels.

The successful candidate must be legally eligible to work in Canada, and where applicable have a valid work or study permit.

Please note that all offers of employment are conditional upon the acceptance of an Individual Bond Application which includes a criminal record check and a credit check.

To apply, please submit your resume to humanresources@aecu.ca.

Applications will be accepted until ***the position has been filled.***