



Financial Services Officer
Full Time - Permanent
L'Anse au Loup, NL
\$51,400 - \$60,400

In 2023, the members of Atlantic Edge Credit Union, EasternEdge Credit Union and Hamilton Sound Credit Union voted in favour to merge and create one credit union that benefits all members, employees, and communities.

We're a cooperative—a small point, but a big difference. With over 24,000 members and \$500 million in assets, Atlantic Edge Credit Union empowers the people and communities we serve by providing financial services and advice built on honesty, fairness, and trust. Being a cooperative means our members are also our owners—which means what's good for you, is good for us.

From everyday banking needs like chequing and savings accounts, investments, credit cards, mortgages, loans, and business banking, we offer all the products and services you expect from your financial institution.

The Position

Reporting to the Branch Manager, the Financial Services Officer (FSO) will use an enthusiastic approach to foster key relationships with members and reviews the member's financial information to determine the appropriate credit, investment, and product or service offering.

Main Responsibilities & Focus

- Conducts interviews with applicants to obtain personal and financial data to determine lending and/or investment needs
- Evaluates and authorizes or recommends approval of credit applications – Line of Credit, Loan, Mortgage
- Compiles loan package and negotiates loan structure with applicant, including rates, terms repayment options, and other credit terms.
- Promotes and sells various deposit services including term deposits, RRSPs, RESPs, RRIFs, etc. (as appropriate) to members
- Processes member transactions, loan applications, mortgages, lines of credit, overdrafts, credit cards and payment cards
- Provides individual financial counseling and information to members on loan and deposit product and services; and sells various deposit services including term deposits, RRSPs, RESPs, RRIFs, LIFs, Mutual Funds
- Monitors overdraft activity and ensures appropriate action is taken to minimize losses to the credit union
- Initiates collection action
- Document preparation for loan renewals, payment extensions and provides support to the audit department for loan documentation
- Provides front line counter service support during peak hours, staff shortages and vacations



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The Person

The successful candidate will have successfully completed a certificate or diploma in Business Administration plus have three to five years' experience in credit and collections in a financial institution; ***or an equivalent combination of education and experience.***

The successful candidate will also have:

- Superior customer service skills
- Proven ability to achieve and exceed business/sales objectives
- Experience with work planning management
- Ability to work independently and within a team environment
- Established knowledge of the lending process with proven sound lending judgement
- An outgoing and self-motivated nature with strong work ethics
- Demonstrated critical thinking and problem-solving skills
- Knowledge of policies, financial principles, and the regulatory environment
- Proven history of accuracy and high attention to detail (data entry, paperwork, cash balancing)
- Proficiency with Microsoft 0365 applications
- Superior communication and time management skills

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 Fidelity Bond Application which includes a criminal record check and a credit check.

To apply, please submit your resume to humanresources@aecu.ca, noting the job title and location in the subject line.

Please note only those selected for an interview will be contacted.

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