

# Role Profile

## Commercial Account Representative

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**Reports to:** VP-Commercial Services

**Salary Pay Band:** 10

**Revised:** July 2022

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### Position Overview

The Summerland Credit Union (SCU) Commercial Account Representative (CAR) plays an essential role on the branch team and is dedicated to supporting our lending staff through service excellence while fostering relationships with their positive attitude and excellent product knowledge. The CAR understands the importance of ensuring that lending documentation and processes are completed accurately and in a timely manner. The successful applicant has a positive and adaptable approach with strong attention to detail and builds effective relationships both within the organization and externally with member interactions.

A key function of the role is to ensure an exceptional level of service for staff and members to enhance the brand of SCU throughout the region as a respected leader of financial solutions.

### Key Responsibilities

#### **Service Leadership**

*Creating value; growing member relationships; learning and development*

- Provide lending support as needed, mostly commercial, including processing, posting and verification of loan applications and related documentation to ensure accuracy in completion, computerized loan systems, and hardcopy handling.
- Perform numerous related tasks, updates and audits on loan specific items, applicable documentation and/or processes as required; may include money transfer processing, pre-authorized payments, payout calculations, diary item processing, credit reference checks, commitment letters, extracting information for members, and daily report audits, while ensuring acceptable risk, and providing appropriate documentation preparation, correction and processing within appropriate relative risk, legislation and/ or regulations
- Process, register, search, modify and/ or discharge any applicable lien items as required
- Conduct follow-up on unassigned delinquent accounts and maintain a systematic collection procedure for early identification of problem accounts and promptly initiates or recommends appropriate action to minimize risk.
- Maintains, updates & distributes all scheduled commercial processes or reporting, as required
- Answer routine merchant Mastercard inquires, or refer to Merchant Solutions as required
- Keep apprised of changing rules and regulations pertaining to relevant legislation requirements, as well as keeping a current knowledge of all SCU lending, and deposit products and services.

## **Member & Community Experience**

*Building member loyalty; staying informed; building community connections*

- Understand and demonstrate commitment to our enterprise-wide Vision, Mission and Values
- Build member loyalty and trust by exercising sound judgement and thoughtful consideration in delivering exceptional member experience
- Enhance own profile and professional image in the community by participating in community events, associations and/or partnerships, and act as a SCU representative at certain events.

## **Employee Experience**

*Engagement; teamwork; leadership; learning; commitment; accountability*

- Promote teamwork and cooperation as a peer leader
- Maintain a positive, responsive, and respectful relationship with peers
- Support staff and encourage collaboration to accomplish common goals
- Recognize and celebrate team successes; encourage teamwork and collaboration; participate in team meetings

## **Risk Management**

*Member confidence; risk/loss mitigation*

- Ensure all documentation pertaining to accounts and lending is prepared and/or executed in accordance with established policies, procedures, and relevant legislation
- Demonstrate a high level of risk management knowledge and ensure adherence to all legislative and regulatory requirements
- Maintain up to date and complete Client files with documentation in hardcopy and/or electronic form as required.
- Adhere to all policies and procedures to mitigate risk of loss to Summerland Credit Union
- Display confidence and exercise sound judgement in decision making
- Take necessary action on issues or concerns arising from internal / external reviews and audits

## **Skills & Attributes**

- Passion for delivering exceptional member/client service and dedicated to building strong relationships and connections in the community
- Committed to personal growth and development. Responsible for ensuring skills and knowledge are up to date to meet industry and position requirements
- Instills confidence and trust of others through thoughtful, clear, and open communication
- Demonstrates a good knowledge of computer skills, including MS Windows and Office program environments
- Demonstrates strong interpersonal skills and the ability to communicate effectively both verbally and in writing
- Strong organizational skills towards work and assignment of tasks to maximize efficiency and responsibilities
- Displays strong awareness of policies, procedures, and practices as they relate to a lending environment to ensure requirements are met and improved as identified
- Understanding and confident ability to deal with lending, deposit, and insurance products

- Demonstrates strong attention to detail and accuracy in completing work and providing information
- Takes a proactive and respectful approach in addressing problems, issues, or conflict with a positive view to reaching new and better solutions

### **Experience & Education**

- Minimum three (3) years in related job experience (financial, retail or hospitality industries)
- Secondary school diploma
- Maintain proficiency with developing systems, applications, and productivity programs
- Combined experience and post-secondary education in the areas that are directly related to industry will be considered

### **Reviewed and Acknowledged**

**Employee Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_