

Role Profile

Loans Financial Service Administrator

Reports to:	VP-Retail Services / Asst VP-Corporate Services
Salary Pay Band:	9
Last Reviewed:	February 2022
Revised:	June 2022

Position Overview

The Summerland Credit Union (SCU) Loans Financial Service Administrator (LFSA) plays an essential role in support and assistance to Staff & members while providing service excellence and fostering relationships with their positive attitude and excellent product knowledge. The LFSA 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, excellent technology skills, excels in a flexible & fluid work environment, and has effective relationship building skills 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, including processing, posting, auditing and verification of loan applications and related documentation to ensure accuracy in computerized loan systems and manual paperwork completion, or other related tasks providing appropriate documentation preparation, correction and processing within appropriate relative risk, legislation and/ or regulations
- Working with all SCU staff, adopt, implement, and maintain the best practices from established practices, procedures, and policies.
- Provide support for Lending departments, as well as other departments or positions as required
- Serve, inform, and educate Members with respect to their financial goals and opportunities through the provision of ongoing financial services, KYC annual reviews and other applicable compliance-mandated processes, and/or other Member contact processes, including routine merchant Mastercard inquires, or refer to Merchant Solutions as required
- Maintain loan security for personal loans and assist commercial department with other duties 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.
- Act as internal auditor for all retail staff's day work, checking accuracy against banking system and reports; reviews and corrects banking system anomalies identified on BI reports; tracks day work to identify serious errors, misuse, or training needs; reports exceptions to appropriate Manager
- Process all documents received from Retail Services, or other departments, as required
- Administer all applicable registered products, including all reporting
- Monitor and deliver exceptional performance with agreed upon goals; adopt and ensure ongoing personal development.

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.

Employee Experience

Engagement; teamwork; leadership; learning; commitment; accountability

- Maintain and expand technical knowledge of financial products, systems, and services
- Promote teamwork and cooperation as a peer leader; act as a mentor and role model to share knowledge and skills to assist and support talent development
- Maintain a positive, responsive, and respectful relationship with peers
- Support staff and encourage collaboration to accomplish common goals
- Expanding knowledge of digital imaging / repository processes to process documents and answer staff queries
- Recognize and celebrate team successes; encourage teamwork and collaboration.

Risk Management

Member confidence; risk/loss mitigation

- Ensure all documentation is prepared and/or executed in accordance with established policies, procedures, and relevant legislation by keeping apprised of changing rules and regulations as well as keeping a current knowledge of all SCU lending, and deposit products and services.
- Demonstrate a high level of risk management knowledge and ensure adherence to all legislative and regulatory requirements
- Maintain up to date and complete Member files with documentation in hardcopy and/or electronic form as required.
- Expanding knowledge of fraud management processes & anti-money laundering (AML) policies
- Electronic files are maintained utilizing approved software
- 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 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
- Organizes 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
- Completion of CUIIC Fundamentals of Personal Financial Planning course
- Minimum one-year post-secondary formal education, or equivalent
- 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:** _____