

Job Description

Location: Morell, PEI

Salary Range: \$44,235.00 to \$ 63,193.0000

Job Status: Full-time, Permanent

Hours: 38.5 hours per week

Financial Services Representative

Join our dedicated team at Morell Credit Union, where commitment to community, member satisfaction, and financial excellence are the foundation of everything we do.

Morell Credit Union is a community-driven financial institution committed to a better banking model. A credit union is like a bank in many ways, but with cooperative ownership and a special focus on people, not profits. We offer an array of day-to-day banking services, lending, savings, and investment products.

We are currently seeking a Financial Services Representative reporting to the Assistant Manager. The successful applicant will use an enthusiastic approach to foster key relationships with members and review the members' financial information to determine the appropriate credit, investment, and product or service offering.

What We Offer...

- An opportunity to join an engaged and community-focused team.
- Competitive compensation, benefits with performance-based incentives.

- Generous benefit package including a Flexible Health and Dental Plan (paid 60% by employer) and up to 6% contribution with employer match in the Defined Contribution Retirement Plan.
- Tuition reimbursement, training, and personal development.
- Additional employee perks include, but are not limited to, Annual Wellness and Clothing Allowances.

What You Would Be Doing...

- Conduct interviews with applicants to obtain personal and financial data to determine lending and/or investment needs.
- Evaluate and authorize or recommend approval of credit applications – Line of Credit, Loan, Mortgage
- Compile loan package and negotiate 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.
- Provide financial counselling and advice supporting members in achieving their short, medium and longer-term financial goals.
- Monitor overdraft activity and ensure appropriate action is taken to minimize losses to the credit union.
- Initiate collection activities.
- Document preparation for loan renewals, payment extension, and provide support to the audit department for loan documentation.
- Provides front-line counter service support during peak hours, staff shortages and vacations.
- Follow the Credit Union's compliance and risk management procedures.
- Demonstrate a team approach.

The Ideal Candidate...

- Has completed a certificate or diploma in Business Administration, plus has three to five years' experience in credit and collections in a financial institution; or an equivalent combination of education and experience.
- Demonstrates superior customer service skills.
- Has a proven ability to achieve and exceed business/sales objectives.
- Has experience with work planning management.
- Has established knowledge of the lending process with proven sound lending judgement.
- Is outgoing and self-motivated with a strong work ethic.
- Demonstrates critical thinking and problem-solving skills.
- Knows policies, financial principles, and the regulatory environment.
- Has a proven history of accuracy and high attention to detail (data entry, paperwork, cash balancing).
- Proficient with Microsoft 365 applications.
- Can achieve and exceed business/sales objectives.

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

To apply for this position:

Email: lmurphy@morell.creditu.net

Fax: 902-961-3485