



Manager, Commercial Lending Sydney Credit Union

Sydney Credit Union is a progressive, full-service co-operative financial institution with more than 14,500 members and approximately \$167 million in assets. We are committed to providing high quality financial solutions to enhance the economic well-being of our members and the community in which we serve.

Sydney Credit Union is actively seeking a commercial lending professional to join our team as Manager, Commercial Lending. As a key member of our management team, the Manager, Commercial Lending is responsible for the growth and prudent management of Sydney Credit Union's commercial loan portfolio and manages the daily activities of the commercial loan function including commercial credit, asset quality and financial counseling.

The Position:

Reporting to the Chief Executive Officer, the Manager, Commercial Lending will be responsible for:

- Proactively monitoring and responding to changes in regulatory, market and competitive conditions in the commercial lending sector
- Establishing and maintaining internal controls, security controls and loan quality controls for the commercial loan portfolio
- Interviewing commercial loan applicants and collecting and analyzing financial and related data to determine the general credit worthiness of the prospect and the merits of the specific loan requests
- Establishing and negotiating the terms under which credit will be extended, including the costs, repayment method, schedule and collateral requirements
- Managing and directing the activities of the Commercial Lending Consultant
- Reviewing commercial loan applications and assessing credit risk for all commercial mortgage applications recommended by the lending personnel or that exceed their approval limits
- As back up support, reviewing personal loan applications and assessing credit risk for all personal loan products recommended by the lending personnel or that exceed their approval limits
- Developing, recommending and gaining approval for the establishment of new or revision of existing commercial loan policies, programs, products and procedures to best meet member service and organizational goals
- Providing leadership and guidance to the lending staff on the commercial lending function
- Reviewing and analyzing commercial loan performance and preparing operating reports
- Providing input into the credit union's strategic plan and annual business plan
- Developing, implementing and managing the annual commercial lending department plan, objectives, operating budget, plan for growth and call program
- Keeping abreast of new developments in the field of commercial loans and changing government regulations, ensuring that the lending staff are kept informed
- Analyzing potential opportunities involved in each situation to further assist the member by cross selling borrowers on the benefits of utilizing other credit union services
- Participating in community events to increase the credit union's visibility and enhance new business opportunities
- Ensuring that scheduled on-going reviews of the commercial loan portfolio are conducted

The Person:

The Manager, Commercial Lending will bring exceptional strengths in commercial lending, sales, communications, leadership, coaching and mentoring. The incumbent will have successfully completed a university degree with a concentration in business administration or commerce plus have six to nine years of lending experience (with an emphasis in commercial lending) in a financial institution; or equivalent combination of training and experience in credit management.

The successful candidate will also have:

- Demonstrated business acumen, organizational skills and flexibility to adapt easily to change
- Strong interpersonal skills to establish and maintain good relationships
- Attention to detail and accuracy
- Ability to multitask and self-manage

- Proven skills in time management and strategic thinking
- Well-developed problem solving skills and ability to evaluate effective solutions
- Minimum of intermediate level skills with Microsoft Office including Word, Excel, PowerPoint and Outlook
- Ability to maintain high levels of enthusiasm, teamwork, motivation and commitment to the achievement of goals
- Ability to coach others on effective relationship management techniques

Initiative, enthusiasm and a keen understanding of developing and nurturing staff and member relations would be essential attributes of the successful candidate.

The successful candidate will also demonstrate strong competencies in:

- Change Leadership – Follows through on change initiatives
- Building Relationships and Partnerships – Collaborates with stakeholders on an ongoing basis
- Listening, Understanding and Responding – Effectively uses empathy
- Results Orientation – Sets and works to meet challenging goals
- Team Leadership – Positions self as a leader
- Developing Others – Gives feedback to encourage ongoing development
- Strategic Orientation – Integrates goals with operations

Compensation:

This is a full-time management position offering a competitive compensation and benefits package commensurate with experience and qualifications.

Applications:

Applications close on Friday July 18, 2014 at 5:00pm AST. Interested candidates should forward their résumé in confidence, **by email**, to:

Nancy Burke, Human Resources Associate

Email: nburke@sydneycreditunion.com (Attachments should be in Word or PDF format)

Sydney Credit Union wishes to thank all applicants for their interest; however, only those candidates selected for an interview will be contacted.