



Loan Officer

About the Role:

We are looking for an experienced Loan Officer who has a desire and the ability to provide an exceptional and consistently positive experience for members, applicants, and brokers. This role provides an excellent opportunity to expand your underwriting experience in a collaborative banking environment at our Latvian Centre branch.

This role is for your if:

You are driven to understand member unique needs and find personalized solutions, developing strong and abiding member relationships and member confidence. You are committed to member financial education to ensure members make sound borrowing decisions and manage credit appropriately to maximize credit worthiness. You are excited about being able to support the Latvian and local community, and want to work with a collaborative, smart and hardworking team.

Key Work Activities:

Reporting to the Manager, Retail Lending, you will underwrite and support the department with a variety of retail lending products and services. In this role, you will:

- Qualify all loan and mortgage opportunities by conducting member interviews, analyzing relevant financial information, verifying loan application information, and investigating other considerations affecting loan viability.
- Recommend mortgages, consumer loans and other loans such as lines of credit and overdrafts for approval/decline to the Manager, Retail Lending.
- Review Personal and Home Equity Lines of Credit.
- Provide individualized financial advice (e.g., on debt consolidations) and information to members on loan services and deposit products offered through the credit union.
- Conduct credit investigations (credit bureau), security inspections and searches as required; prepare releases of security on paid out loans if required; interpret loan reports and identify further action required to address problem areas such as pending delinquency.
- Identify member needs and promote / cross-sell lending and deposit products and services.
- Prepare and process all appropriate documents associated with loans and mortgage approvals including, insurance and cheque disbursements as needed; liaise with all relevant agents such as appraisers and solicitors.
- Resolve non-routine problems referred by Member Service regarding loans.
- Respond to personal lending requests from members and non-members.
- Maintain strict adherence to credit union operating procedures, lending policies and procedures within assigned authorities and responsibilities; and promptly report any unusual occurrences or fraudulent activity.

You Have:

- Five or more (5+) years of experience in credit underwriting and generating mortgage and loan business in a credit union or other financial institution
- Accuracy in performing loan-related calculations.

- The ability to evaluate and analyze documentation provided to ensure appropriate due diligence and risk assessments are conducted.
- Strong knowledge of retail lending products and documentation requirements.
- Intermediate Excel and Word skills, proficiency with computers and are comfortable working in banking systems.
- Accuracy and attention to detail. Comprehensive analysis of borrower requirements and qualifications.
- Knowledge of how to read any credit bureau in detail to look for and comment on potential red flags.
- Ability to communicate and respond to member requests and issues appropriately and on a timely basis. Knowing how to say no.
- The ability to stay calm, professional, and firm in difficult conversations.
- Time management, planning and prioritization abilities.
- Good judgement and decision-making skills regarding people and situations.
- Stress tolerance and change adaptability.

Strong Assets:

- Credit union experience
- Latvian or Estonian proficiency
- DNA banking system experience and/or Technicost Loan Origination System experience
- PCG School Advanced Retail Lending (or equivalent retail lending certification)

This position offers the opportunity to grow and take on additional responsibilities based on your ability and career goals. Northern Birch Credit Union will be implementing several change initiatives over the next few years as financial services and our community continue to evolve – this provides excellent opportunities to be involved in exciting projects. We offer competitive compensation and unique benefits, on the job training, and a non-competitive, friendly work environment.

How to Apply?

Submit your résumé and cover letter to careers@northernbirchcu.com.

The successful candidate must complete a full background check, be bondable and be permitted to work in Canada.

NBCU is committed to meeting the needs of all individuals in accordance with the Accessibility for Ontarians with Disabilities Act (AODA). Should you require accommodations during the recruitment and selection process, please notify us and we will work with you to meet your needs.

We thank all candidates; however, only those to be interviewed will be contacted.