

At Atlantic Edge Credit Union, we empower people and communities by providing financial services and advice built on honesty, fairness, and trust.

Atlantic Edge Credit Union is a full-service credit union serving over 17,500 members across Newfoundland and Labrador. Atlantic Edge was formed in 2022 with the amalgamation of Eagle River Credit Union and Leading Edge Credit Union, based on a foundation of shared values, community roots, and purpose-driven cultures.

### **The Position**

Reporting to the Regional Manager of Branch Operations, the **Branch Manager** is responsible for managing, directing, and coordinating the operations, business development and retention efforts of the Credit Union. Through your effective leadership you will support and guide the staff in the delivery of branch growth, profitability, business development, retention, and member satisfaction.

### **Main Responsibilities & Focus**

- Manages branch staff including assigning and directing work, coordinating and monitoring staffing levels, interviewing, hiring and training of new employees, conduct performance reviews and provide coaching, work with HR to address and resolve any concerns or disciplinary issues, and manages employee leave
- Oversees the overall branch function including both deposit and loan portfolios; coordinate and direct the activities of deposit and lending functions, including consumer and commercial credit, residential and commercial mortgages, asset quality, investment products and financial planning
- In conjunction with the Regional Branch Manager, develops the annual branch business development strategy for service, growth, and other key areas, ensuring it is aligned with the Credit Union's strategic objective. Implements, monitors, and adjusts the action plan as required to ensure goals are achieved
- Maintain awareness of changes related to deposit and credit granting fields, including government regulation, technology, consumer needs and preferences, as well as product offerings and services offered by other financial institutions
- Works with the Regional Branch Manager to recommend, develop, and implement policies and procedures
- Monitor member activity and ensure staff are trained on product and service promotions to maintain a high level of business retention
- Performs or oversees delegated Treasury Functions including determining cash needs of the branch and controlling vault cash
- Develop, recommend, and implement the annual capital and operating budgets for the branch; monitors performance results and takes corrective action as appropriate. Responsible for presenting budgetary information to executive management.

- Processes member transactions, applications for loans, mortgages, lines of credit, overdrafts, and credit cards, as required; responds to member inquiries and/or complaints and manages accordingly
- Assesses and approves loans and mortgages within set approval limits or makes recommendations for approval or decline of all loans over approved limits to the Lending Department
- Oversees delinquency control and branch collections activities
- Ensures branch compliance with audit and security standards, policies and procedures, and loss prevention measures
- Ensure that the Credit Union has a favourable image that reflects a sound and secure financial institution that utilizes prudent housekeeping procedures, safety measures, and provides a pleasant atmosphere for members, including privacy, confidentiality, and ease of use

### **The Person**

The successful candidate will have completed a bachelor's degree with an emphasis in Business Administration or Commerce plus a minimum of six to nine years relevant experience including three to five years' supervisory experience; ***or an equivalent combination of education and experience in credit management.*** The successful candidate will also have:

- Experience with work planning and management
- Sales and marketing knowledge would be considered an asset
- Knowledge of financial principles
- Familiarity with risk and compliance requirements
- Demonstrated experience with budget, expense, and balance sheet management
- Strong business acumen
- Thorough knowledge of products and services, lending, and wealth management
- Proven experience of risk optimization
- Substantial knowledge of strategic management activities
- Proficiency with data systems, software applications and technology
- Ability to build valuable relationships and partnerships
- An outgoing and self-motivated nature with strong work ethics
- Management/supervisory experience
- Strong leadership skills and ability to coach, delegate and foster a team environment
- Demonstrated critical thinking and problem-solving skills
- Superior communication and time management skills

### **What's in it for you?**

- An exceptional workplace culture, and an opportunity to join an engaged and community-driven team
- Competitive compensation and benefit packages with performance-based incentives
- Flexible work arrangements including Flex Time, Telework, and Hybrid depending on the role requirements
- Generous benefit package including a flexible health and dental plan (minimum 60% employer paid), including life insurance, ADD, EAP, optional Critical Illness and Best Doctors
- 6% contribution with employer matching in a Defined Contribution Pension Plan
- An annual Northern Allowance of \$4800
- Tuition reimbursement, training, and personal development opportunities
- We encourage regular manager-employee performance feedback and goal alignment through our employee performance management program
- Additional benefits, include but are not limited to paid volunteer, sick time and personal leave, reduced rates on employee loans/mortgages and no service fee banking

### **Interested in applying?**

Atlantic Edge Credit Union values diversity in the workplace and we are committed to the principle of Employment Equity. We are an equal opportunities employer and encourage the recruitment and promotion of aboriginal peoples, persons with disabilities, visible minorities, and women, to ensure that they are equitably represented at all levels.

The successful candidate must be legally eligible to work in Canada, and where applicable have a valid work or study permit.

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

To apply, please submit your resume to [humanresources@aecu.ca](mailto:humanresources@aecu.ca), noting the job title and location in the subject line.

Applications will be accepted until **the position has been filled.**