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# Commercial Account Manager

<b>Location:</b> Mississauga, Ontario	<b>Posted Date:</b> April 19 <sup>th</sup> , 2021
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## **Overview:**

BCU is actively seeking a full-time Commercial Account Manager who will be responsible for the overall management of a portfolio of commercial credit having a broad range of complexity and value. The Commercial Account Manager is a professional who understands the importance of building and nurturing relationships with the community and with BCU members. This position will manage a diverse portfolio and understand the unique needs of our members. The Commercial Account Manager will seek to grow the size and profitability of the commercial book while minimizing loan risk and maximizing product cross-selling penetration. This individual will enjoy a fast-paced exciting environment with a commitment to achieving results.

## **Responsibilities:**

- Grants mortgage and other loan applications, such as lines of credit and loans within approved lending limits, while strictly adhering to credit union policies and regulatory requirements.
- Conducts interviews with members to identify lending needs and existing credit facilities.
- Collects and compiles information and analyzes financial statements to assess credit worthiness.
- Maintains up-to-date knowledge of credit union lending, deposit services and products and relevant policies and legislation by regularly reviewing literature and attending update meetings.
- Conducts credit investigations, security inspections and in-depth financial, industry and market analysis and identifies further action required to address problem areas such as pending delinquency.
- Reviews delinquent accounts, analyze current status and initiates action to collect on delinquent loans.
- Minimizes loan risks through diligent, timely and proactive financial reviews and awareness of changing economic/marketplace influences and applicable industry trends/data.
- Completes loan applications and related documentation for new loans, renewals, loan payment suspensions, alterations and substitutions of security.
- Focuses on high quality member service, ensuring alignment with overall BCU and Commercial Credit objectives while mitigating risk to the credit union.

- Differentiates between credit union and competitor products and services in terms of member needs.
- Ability to take direction and work independently to complete tasks within required time frame.
- Communicates product and service information to secure sale; utilizes fact finding questions and technique to offset business objectives.
- Occasional travel throughout Southern Ontario.
- Ability to work in a dynamic and fast paced environment.

**Requirements:**

- Minimum 3 years experience in sales/service and managing a diverse portfolio in commercial banking environment or like field.
- A Degree/Diploma in commerce business administration, or equivalent.
- Ability to analyze financial statements, including ratio analysis and interpretation, cash flow mechanics and understand aspects of lending such as market analysis, industry trends, project financing, assessment of management skills and cash management, etc.
- Highly motivated with excellent interpersonal, written and oral communication and time management skills.
- Strong business acumen coupled with a demonstrated ability to achieve results and meet deadlines.
- Experience with diverse industries, commercial lending products and services.
- Ability to assess risk, determine and recommend various action plans to mitigate potential credit loss to the credit union.
- Ability to multi-task and remain detail-focused while working in a highly competitive and changing environment
- Experience with commercial credit underwriting is preferred.
- Ability to speak and understand Ukrainian is an asset.

**Compensation:**

Salary will commensurate with qualifications and experience. BCU Financial also offers a competitive and comprehensive benefits package.

BCU Financial is a member-owned, financial cooperative dedicated to improving the lives of members and their community. BCU Financial is a part of BCU Financial Group – a fast-growing Ontario-based financial group providing Canadians with diversified services and products. BCU Financial Group offers its members a real alternative to high-fee, big-name banking by providing no-fee chequing accounts, competitive savings

accounts, loans, mortgages, cards, investment services, online banking, and insurance services. BCU Financial, together with its BCU Wealth Management division, currently oversees \$1 billion in assets.

BCU Financial Group also recognizes the importance of building a strong community. That's why it provides generous sponsorship funding annually to a wide array of community-based projects and activities. The Credit Union and its member-supported charitable institution, BCU Foundation, provide sponsorship funding of over \$1 million annually for community organizations, charity fundraisers, student scholarships, cultural events, and educational projects.

BCU Financial Group is an equal opportunity employer dedicated to building an inclusive and diverse workforce. BCU Financial Group provides accommodations during the recruitment process upon request. Requests received relating to accommodation will be addressed confidentially.

**Please submit all applications to Chrystyna Bidiak, Human Resources at [Chrystyna.Bidiak@bcufinancial.com](mailto:Chrystyna.Bidiak@bcufinancial.com)**