

## JOB DESCRIPTION

**Position:** Member Service Representative, Lending  
**Reports to:** Business Centre Manager

**Group: 2**

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### **Primary Responsibility/Basic Purpose:**

Under general supervision, the Member Service Representative, Lending is responsible for providing support to commercial lending personnel for processing of loan and mortgage documentation. Coastal Community strives "to be the leaders in building relationships that improve financial health, enrich people's lives and build healthier communities". It is the responsibility of the Member Service Representative, Lending to be the primary point of contact for members and carry the vision statement forward in order to build, maintain, attract and expand the member's relationship with Coastal Community.

### **Representative Duties:**

1. Verify information provided by members with outside sources, e.g., income verification.
2. Disburse loans and mortgages, audit loan files for completeness and accuracy, and advise manager of deficiencies.
3. Obtain and disperse information to and from outside sources, (e.g., lawyers payout statements) on a timely basis.
4. Prepare annual account reviews.
5. Provide sales and service expertise to inform members of new products/services and changes to existing products/services.
6. Identify and actively pursue internal referral opportunities to develop business; as well as work to achieve sales objectives.
7. Obsolete mortgages, loans, LOC's and security releases including closing of files, completing the discharge and rebating insurance if applicable.
8. Answer telephone inquiries, assist with counter inquires, and perform a variety of general administration office support functions including report maintenance and production.
9. Perform other related duties as required.

### **Required Qualifications:**

- Minimum of one year financial service experience or an equivalent combination of education and experience.
- Successful completion of CUIC 185 and/or CUIC 200.
- Successful completion of the MSR II course and exam.
- Solid working knowledge of all Coastal Community products and services.
- Solid working knowledge of the banking system.
- Solid working knowledge of administration procedures related to the processing of loans, mortgages and LOC's.
- Above average MSR skills.
- A proven sales record.
- Actively pursuing the CUIC Fellowship Designation and/or other related education.
- Excellent written and verbal communication skills.
- Demonstrated leadership skills.

**Required Abilities:**

- Proficient with the Windows suite of programs.
- Ability to utilize sound judgement in developing recommendations.
- Ability to build member relationships resulting in expanded share of wallet.
- Ability to multitask while providing quality service.

**Skills to Benefit this Position Include:**

- Member Service Skills
- Time Management Skills
- Interpersonal Skills
- Problem Solving Skills

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