

JOB DESCRIPTION

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

Group: 3

Primary Responsibility/Basic Purpose:

Under limited supervision the Member Service Representative Lending is responsible for providing support to 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 the credit union.

Representative Duties:

1. Obtain, verify and disperse information to/from conventional sources in a timely manner (e.g. income verification, credit bureaus, payouts, margining information, etc.)
2. Set up and disburse lending products, audit for accuracy, and advise management of deficiencies.
3. Prepare and verify commercial discharges and obsolete files.
4. Prepare annual account reviews.
5. Assist with monitoring the quality of the commercial portfolio.
6. Open accounts, cross-sell products and services and provide ongoing advisory services to commercial members ensuring portfolio growth.
7. Prepare and post renewals for credit facilities.
8. Prepare commercial profitability account assessments.
9. Provide comprehensive administrative services to the commercial department.
10. Perform other related duties as required.

Required Qualifications:

- Minimum of three years' 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.
- Advanced knowledge of commercial deposit and lending products, documentation requirements for commercial accounts and the commercial account audit process.
- Actively pursuing the CUIC Fellowship Designation and/or other related education.
- Above average MSR skills and duties.
- A proven sales record.
- 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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