

JOB DESCRIPTION

Position: Operations Service Representative,
Estate Coordinator

Group: 4

Reports to: Assistant Manager

Primary Responsibility/Basic Purpose:

Under limited supervision, the Operations Service Representative Estate Coordinator acts as the primary resource for all issues relating to Estates and related accounts. This position is responsible to stay current with respect to any regulatory or legislative changes surrounding estates and related products and service. 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 Operations Service Representative to carry the vision statement forward in order to build, maintain, attract and expand the member’s relationship with the credit union. The Operations Service Representative provides friendly, professional service in an efficient and financially responsible manner.

Representative Duties:

- Review estate files for completeness and accuracy; notify appropriate manager regarding irregularities.
- Ensure lending products in estate accounts are dealt with and follow-up on completion
- Act as a primary resource for all branches and handle all inquiries relating to Estate, Trust products and related services such as Power of Attorney, Committee accounts.
- Act as resource for estate questions relating to business accounts
- Ensure branch staff adhere to internal policies and checklists relating to estate/trust administration and funds disbursement
- Authorize/process routine estate distribution or seek management approval for uncommon circumstances
- Identify problems, interpret information, research alternatives and apply relevant rules and legislation to solve problems
- Liaise with various resources i.e. legal counsel, Central 1, Public Trustee office to gather information, solve problems and assist branches in decision making relating to estate administration and distribution, rules and regulations governing Power of Attorney , various Trusts and Committee accounts
- Ensure current regulations regarding estates and related products are adhered to.
- Respond to all correspondence from lawyers, public trustee, other financial institutions and members
- Process estate RSP/RIF transactions according to legislative policies governing registered accounts.
- Prepare government reporting and ensure accuracy of year-end reporting on RRSP, RRIF and TFSA Estate accounts.
- Look for efficiencies, assist in reviewing processes to identify improvements, make recommendations, update procedures as necessary
- Support Assistant Manager Central Operation in providing estate training for branch staff
- Foster relationship building through service excellence and product knowledge.
- Performs other duties and back up services as required.

Required Qualifications:

- Minimum of three to six 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 Estate and Trust Administration Level 1 course.
- Extensive knowledge of all Coastal Community products and services.
- Extensive knowledge of the banking system.
- Extensive knowledge of Coastal Community and Central 1 policies relating to estates, trust and related services.
- Solid understanding of wills, Estates and Succession Act, POA ACT and current regulations surrounding Registered Plans.
- Actively pursuing the CUIC Fellowship Designation and/or other related education.
- Above average MSR/OSR skills.
- Demonstrated leadership skills.
- Excellent written and verbal communication skills.

Required Abilities:

- Proficient with the Windows suite of programs.
- Ability to utilize sound judgement in developing recommendations/decisions.
- Ability to multitask while providing quality service.
- Ability to complete projects and work within time constraints in a high paced environment.
- Ability to work independently.

Skills to Benefit this Position Include:

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