

DIRECTOR OF LENDING

For over 85 years, the Belgian-Alliance Credit Union (BACU) has taken great pride in delivering quality financial services to over 5,000 member owners. With three branches in Winnipeg and open to all, BACU is a dynamic and progressive financial institution that is poised for continued growth.

About the Director of Lending

Reporting to a member of the Executive Team, as the Director of Lending, you will play a pivotal role within the credit union, overseeing and administering the commercial portfolio. Your primary focus will be supporting commercial members with their borrowing and investment needs, while maintaining strong member relationships.

In addition, what makes this role truly dynamic is its adaptability. Depending on a combination of qualifications, your drive, and our evolving business needs, the role of the Director of Lending can expand beyond its core responsibilities. You may find yourself contributing to or leading various other areas within the credit union, including but not limited to:

1. Credit Adjudication: Evaluating loan applications, assessing risk, and making informed lending decisions.
2. Administrative Management: Streamlining operational processes, optimizing resource allocation, and enhancing overall efficiency.
3. Policy and Procedural Review: Collaborating with cross-functional teams to refine lending policies, ensuring compliance, and identifying areas for improvement.
4. Lending Mentorship: Guiding and mentoring junior lending staff, fostering their professional growth and expertise.
5. Visionary Leadership: Offering insight, strategic direction and implementing changes that will further enhance BACU's relevancy in the communities we serve.

In essence, the Director of Lending is not confined to a rigid job description, but rather has the opportunity to shape and evolve their role based on their unique skill set, aspirations, and the ever-changing landscape of the credit union. Your impact extends far beyond the commercial portfolio, influencing the entire lending ecosystem.

Key Responsibilities

- Build and maintain relationships with real estate business members, providing excellent member care while expanding the services offered to current members.
- Maintain an active presence in the communities we serve, strengthening relationships with existing members and fostering new connections and centers of influence.

- Manage existing commercial member relationships by ensuring all credit requests and annual reviews are addressed in a timely fashion including interviewing, analyzing, adjudicating and documenting such requests.
- Review and evaluate credit requests, keeping policy, risk, and member standards top of mind.
- Lead the retention, growth, and maximization of cross-sell efforts to our business members.
- Provide financial advice to members by analyzing financials, risk, and business to ensure their current and future business needs are met.
- Provide mentorship to consumer lenders in both commercial and consumer dealings.
- Manage, grow, and administer a commercial lending portfolio.
- Manage the day-to-day commercial portfolio delinquency and overdraft requests.

Experience and Qualifications

We are seeking an individual who wants to take the next step in their career, transitioning from being an individual contributor into an organization-wide contributor and leader at the credit union you serve. You feel rewarded in being a team player who has a voice and is empowered to make a positive difference in lives of both staff and members. You enjoy turning problems into opportunities, seeing the interdependent relationship that exists between a credit union and its membership.

BACU will consider candidates at varying levels of experience, whether you have few years or several years of experience. The minimum requirements are:

- Previous commercial lending experience in the Canadian credit union system
- A minimum of 3 years of business lending sales and portfolio administration
- Excellent member relationship management
- Strong interpersonal and written and verbal communication skills
- Professionalism and the desire to positively represent the credit union

Salary will be commensurate with experience.

If you are looking for professional growth and like to wear many hats, we encourage to you learn more about this unique opportunity and how it could suit your career goals. Please reach or forward your resume to Katie.Derksen@mpc.ca.