



**VantageOne**  
CREDIT UNION

# Career Opportunity

**TYPE:** External Advertisement  
**ROLE:** Branch Manager, Vernon Main Branch  
**BUSINESS LINE:** VantageOne Credit Union

**DATE:** March 25, 2022

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*If you would like to be part of a rewarding leadership team whose goal is to make a positive difference in people's lives, check out this great opportunity!*

**POSTING NUMBER:** EX 2022-07

**CLOSING DATE:** Until filled

**HOW TO APPLY:** Please email a resume and cover letter to [HR@vantageone.net](mailto:HR@vantageone.net)

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#### **About the role:**

We are seeking a full time (Monday to Friday) Branch Manager for our Vernon Main Branch location. As the Branch Manager, you will work to achieve branch targets while empowering branch team members to drive growth by focusing on providing an exceptional member experience.

Your role is a key contributor to leading and motivating a branch team by creating a positive employee experience where employees are recognized, and their competence is developed for their success. You are responsible for leading, coaching and mentoring a strong service culture by executing on sales and service strategies supporting VantageOne Credit Union's corporate strategic goals. You will lead by example and believe in a culture that is engaged, accountable and inspired.

To achieve success in this position you will have consumer lending skills, demonstrated leadership and coaching skills, relevant understanding of regulatory and industry information and risk management strategies as they apply to lending, investment, and branch processes.

#### **Qualifications:**

Education - Undergraduate business degree from a recognized university.

Experience - **5 to 10 years** senior banking (lending and investments) experience with a minimum of **2 years** supervisory and/or coaching experience in a consumer lending department.

#### **Who We Are:**

We are a credit union dedicated to the financial well-being of our members, clients, employees and communities. Part of what sets VantageOne apart from others is that while we offer traditional banking and borrowing solutions, we have also strategically diversified our services to meet our members' expanding financial needs by offering Financial Ability with a Human Touch.

Our history as a credit union reaches all the way back to 1944 when we opened our first branch in Vernon. Since that time, we're proud to have become a vital part of the local business economy. From the very start, we have seen ourselves as a local business, owned by our members and operated by people who live here and are deeply invested in our communities.

**We welcome applications from all interested; however, only those selected for an interview will be contacted.**

**Learn More About**

*Life* & *the Application*  
At VantageOne Process

[www.vantageone.net](http://www.vantageone.net)



## Position Description

<b>POSITION TITLE:</b>	Branch Manager
<b>BUSINESS UNIT/DEPARTMENT</b>	VantageOne Credit Union Administration
<b>LOCATION:</b>	Vernon Main Branch
<b>REPORTS TO:</b>	Chief Executive Officer

### PURPOSE OF POSITION

- Manages the overall operation of the branch.
- Directs the utilization of staff, equipment, and facilities of the branch to meet effectiveness and service goals.
- Works with Sr. Team to set short- and long-term branch growth objectives and initiates actions to achieve them.
- Creates and executes an annual business plan and budget; collaborates with the leaderships team to ensure the areas of improvement are aligned with the business needs.
- Ensures operational targets for loan, investment and product and service targets are met.
- Directly Manages and coaches branch staff.
- Manages annual branch budget, monitoring and adjusting throughout the year to ensure it is achieved.
- May function as branch compliance officer.

### ROLES AND RESPONSIBILITIES/DUTIES

#### Leadership

- Builds, leads, and manages a cohesive location team.
- Manages the day-to-day operations for the location with a view of sustainably growing and maintaining VantageOne's various areas of business and providing exceptional service to our members.
- Drives operational efficiencies to maximize resources and enhance productivity.
- Translates and communicates VantageOne's strategies and objectives with relevant teams and colleagues to ensure successful execution of annual business plan.
- Provides input and recommendations in creation of annual business plan and budget; collaborates with the leadership team to ensure the areas of improvement are aligned with the business needs.
- Provides leadership to all direct reports; provides coaching to build capabilities and fosters professional development to enable employees to optimize their contribution and maximize employee engagement.
- Organizes, schedules, assigns tasks and monitors location sales and service and investment and lending activities to ensure that maximum service levels are being provided to members and that work flows smoothly.
- Ensures staff levels meet current and projected workflow requirements.
- Works with Human Resources in recruitment planning. Acts as Chair of the Interview Committee for vacant positions directly reporting.
- Proactively manages staffing levels by managing and controlling FTE and salary budget for assigned location.
- Manages the corporate performance management system process, providing ongoing feedback to staff through corporate performance management system. Establishes and implements development plans. Develops each employee to their highest potential by identifying areas of improvement and appropriately coaching, training or correcting the employee's performance.
- Holds assigned staff accountable for performance, attitude, and behaviour.
- Manages and delivers progressive discipline of location staff.
- Conducts training and development programs for new and seasoned staff members to ensure maximum quality of service is maintained, to promote staff growth, to ensure product knowledge is sufficient to foster relationship and sales and service building, and to introduce new or revised procedures.

- Provides technical direction in all areas of assigned staff job functions.
- Develops assigned staff in recognizing business development opportunities, preserving member relationships, cross selling, up selling, and actively promoting VantageOne in the community.
- Resolves complex problems and member complaints referred by staff to ensure needs of members and the business are met.
- Provides overrides and maintains location signing authority.
- Provides location orientation to location staff in role duties, procedures, products, sales and service techniques
- Maintains up to date of knowledge of Credit Union procedures, products, services, promotions and procedures.
- Leads location staff meetings.

### **Business Development**

- Creates and executes an annual business plan and budget; collaborates with the leaderships team to ensure the areas of improvement are aligned with the business needs.
- Ensures operational targets for loan, investment and product and service targets are met.
- Supports the location team in building relationships with referral sources in the community including centers of influence and other professional networks to promote VantageOne and build business.
- Identifies member needs promotes/cross sells products and services through direct member contact.
- Approves loans for location with assigned limits and ensures adherence to credit union Investment and Loan policies.

### **Risk Management**

- Ensures adherence to credit policies ensuring all loans or credit applications are in order, documented, adequately secured for audit, and that effective collection control procedures are followed. Recommends loans that exceed personal discretionary lending limits to the next level of approving authority.
- Ensures routing audits and controls are followed for all member service, lending, and administrative functions. Accountable for ensuring that Risk and Compliance Manager is aware of any risks identified through this process.
- Ensures opening and closing procedures are met, security clearances are in place; responds to ATM Callouts and ensures Robbery and Risk Management processes and procedures are followed for assigned management department/location/area.
- Manages premises security and its operational efficiency, liaising with the appropriate area to effect repairs, improvements and modifications as needed.
- Adheres to all VantageOne policies.
- Manages and administers the Collective Agreement within bargaining unit locations and the Employee Handbook within non-union locations.
- Ensures location staff comply with regulations, legislation, corporate policies and procedures, risk management and communicate information, changes and updates to assigned staff.
- Manages cash management services including treasury, cash dispensing machines and ATMs and other negotiable securities, if applicable, in assigned location.
- Manages location cash flow and maintains adequate levels of cash to meet location requirements, as applicable in assigned location.
- Monitors technical systems operational effectiveness; coordinates with IT support as required.
- In conjunction with Risk Management, assists with the implementation of compliance and risk management procedures and programs.
- Maintains and manages joint custody of combinations, treasury cash and other negotiable items.
- Responsible for the preparation of location reports to analyze location performance. In conjunction with the credit unions enterprise risk management program assists in the implementation of compliance and risk management procedures.

### **Portfolio Management**

- Manages a credit and investment portfolio taking a proactive role in delivery of complex lending services
- Handles complex lending products and services, granting mortgages, consumer loans and services such as lines of credit and overdrafts within approved lending limits.
- Maintains and builds member relations to identify opportunities and increase credit union loan volume; provides individualized financial education and information on loan and investment options.
- Analyzes member's financial position to determine degree of credit risk.

- Initiates credit investigations as required to ensure compliance with terms and/or action to collect on delinquent loans.
- Seeks opportunities to evaluate member needs and promote/cross-sell VantageOne products and services.
- Takes initial action for recovering of delinquent loans and assists in the collection process.

#### **Management Team Participation**

- Actively participate on the credit union's management team by attending regular team meetings contributing to the design and attainment of short- and long-term corporate goals through group discussion and problem solving, consulting on issues affecting day to day credit union operation.
- Leads or participates in special projects as assigned.

#### **EDUCATION & EXPERIENCE**

- Undergraduate business degree from a recognized university.
- 5 to 10 years senior banking (lending and investments) experience with a minimum of 2 years supervisory and/or coaching experience in a consumer lending department.

**Or**

- an equivalent combination of education and experience acceptable to VantageOne

#### **PHYSICAL REQUIREMENTS**

**Physical exertion** – occasional low exertion which includes stooping, reaching, pushing, pulling and/or lifting.”

**Visual attention** –frequent high level of intensity required to sit at extended periods of time at a computer terminal.

**Travel** – Travel required to travel, vehicle and valid driver's license required.

**Manual Dexterity** – Frequently operating a keyboard.

#### **NATURE OF SUPERVISION**

<b>Immediate Supervisor</b>	Chief Executive Officer
<b>Supervisor Responsibility Level</b>	<b>Manager</b> – Directly Manages all location staff of VantageOne Credit Union. This includes planning staff resources based on operational needs and budget constraints and includes hiring, dismissal, promotion, and salary adjustments and identifying development needs as they relate to corporate objectives
<b>Positions Supervised</b>	All location staff