



VantageOne
CREDIT UNION

Career
Opportunity

TYPE: External Advertisement
ROLE: Branch Manager, Armstrong BC Location
BUSINESS LINE: VantageOne Credit Union

DATE: April 30, 2024

POSTING NUMBER: EX 2024-09
CLOSING DATE: Until Filled

Are you a dynamic leader ready to navigate our Armstrong BC branch towards success? If so, we want YOU to be our next Branch Manager!

Who We Are:

At VantageOne, we are neighbors helping neighbors. We have been helping our neighbors since 1944 when our first branch was opened in the North Okanagan. We are driven by a strong set of values that guide our actions and define our commitment to our members, clients, and employees. We are passionate about our Members and Clients, we are Action Driven to explore ways to innovation and simplify our member and client experiences, we take Ownership and Accountable for our actions and we are always striving to Be the Best. In addition, we are dedicated to promoting Diversity, Equity, Inclusion, and Reconciliation (DEIR) in all aspects of our organization.

Our mission is clear, we provide our communities with access to member-focused advice, high-quality financial services, and help our communities and employees grow.

What You'll Do:

Manage the overall operations of the Armstrong BC branch location, directing and leading all staff to meet growth and profitability targets by delivering exceptional sales and service to our valued members, including managing a portfolio of members. Execute corporate strategic plans aligned with our long-term goals and vision, while also fostering a culture of innovation, continuous improvement, and excellence among your team. Additionally, you'll be expected to be involved in community events and business development activities, making a real impact in the community. This position is full time Tuesday to Saturday.

What We're Looking For:

Candidates should possess an undergraduate business degree from a recognized university and have 5-10 years of senior level banking lending and investment experience with progressively complex responsibilities, along with a minimum of 2 years of supervisory or coaching experience in a consumer lending department. Management experience in a unionized workplace is considered an asset. Additionally, candidates should demonstrate exceptional leadership skills with the ability to motivate and empower others, as well as strong communication and interpersonal skills, enabling effective relationship-building and collaboration. Furthermore, the ideal candidate will have experience and the ability to turn strategic goals into actionable plans, coupled with a passion for results and a track record of success in achieving goals.

Why Join Us:

We offer a competitive base salary (\$70,000 - \$85,000 per year) and benefits package, along with opportunities for career growth and advancement. You'll thrive in our collaborative work environment, where your contributions are valued and recognized. Plus, you'll have the chance to make a real difference and leave your mark on our organization while supporting and developing branch employees and making a positive impact on our members and in the community.

To apply, please submit your resume and cover letter to HR@vantageone.net. 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



Position Description

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| POSITION TITLE: | Branch Manager |
| BUSINESS UNIT/DEPARTMENT | VantageOne Credit Union Administration |
| LOCATION: | Various Location |
| REPORTS TO: | Chief Executive Officer |

PURPOSE OF POSITION

Manages the overall operation of branch. Directly Manages branch staff.
 Directs the utilization of staff, equipment, facilities in the branch to meet effectiveness and service goals.
 Works with Sr. Team to set short- and long-term branch growth objectives, initiates action 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.
 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 centres 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
- Analyses 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 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

- Or
- 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.
 - 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

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| Immediate Supervisor | Chief Executive Officer |
| Supervisor Responsibility Level | Manager – 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 |
| Positions Supervised | All location staff |