NOW HIRING

VantageOne CREDIT UNION

Career Opportunity

TYPE: External Advertisement
ROLE: Account Manager III – Retail – Bargaining Unit
BUSINESS LINE: VantageOne Credit Union

DATE: August 21, 2026

POSTING NUMBER: EX 2026-07
CLOSING DATE: UNTIL FILLED

Are you an experienced Consumer Account Manager (lender) seeking to advance your career?
We are offering a **full-time Tuesday to Saturday** opportunity in our Armstrong BC location, where you will work directly with members to understand their financial goals, provide lending and investment solutions, manage and grow an established, diverse consumer lending & investment portfolio, and help create an exceptional member experience. If you are a relationship builder who enjoys finding solutions, providing meaningful financial advice and contributing to your community, we'd love to hear from you!

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 innovate and simplify our member and client experiences, we take Ownership and are 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 We Offer:
Seamless Transition: Step into a well-maintained portfolio, allowing you to hit the ground running.

In-Branch Role: Engage with members directly in a collaborative, supportive environment.

Truly Local: Our branches are located exclusively in the North and Central Okanagan, allowing us to genuinely value and implement our employees' insights and ideas.

Guaranteed Compensation: Enjoy a steady income that isn't dependent on sales targets. We offer a competitive base salary ($67,667.04 to $87,003.48 per year). Our compensation package includes a great benefits plan, paid vacation time, and RRSP contributions without requiring you to invest your own earned income.

Collaborative Environment: Thrive in our team-oriented work environment, where your contributions are valued and recognized.

Make a Difference: Be part of a team that makes a positive impact on our members and in the community.

This role is part of a bargaining unit which covers Main, North Vernon, Armstrong, and Arrow Lakes Branch locations. If you're ready to advance your career while enjoying a fulfilling life outside of work, this is the opportunity you've been waiting for!

What You'll Do:
As an Account Manager III – Retail, you will manage and grow an assigned portfolio while helping members navigate a range of financial needs.

Your responsibilities will include:

- Building strong, long-term relationships with members and becoming a trusted resource for their financial needs.
- Managing a credit portfolio consisting of moderate to highly complex loans, mortgages and investments.
- Reviewing, analyzing, approving, renewing, or declining credit requests within assigned lending limits and Credit Union policies.
- Granting residential mortgages, including CMHC insured mortgages and construction financing, as well as personal lines of credit, overdrafts and personal loans.
- Conducting credit investigations and analyzing financial information, security, and supporting documentation.
- Evaluating security and loan-to-value positions and ensuring appropriate documentation is completed in accordance with risk, legislative, and regulatory requirements.
- Providing individualized financial advice and information on lending, deposit and investment solutions (non mutual fund)
- Understanding each member's broader financial situation and identifying solutions that support their goals.
- Proactively identifying opportunities to deepen member relationships through relevant products and services.

- Managing and developing an investment portfolio and administering Estate Accounts.
- Monitoring your portfolio for potential delinquencies or emerging risks and working collaboratively with Centralized Audit – Credit Control when required.
- Building internal and external referral networks and identifying opportunities to grow relationships and attract new members.
- Participate in business development initiatives and community events.
- Staying current on Credit Union lending and deposit products, policies, procedures, legislation and regulatory requirements.
- Sharing knowledge, success, and best practises with your teammates and contributing to branch planning and special projects.

What We're Looking For:
Someone who combines strong technical lending knowledge with an equally strong commitment to people and service.

Ideally, you have:

- A bachelor's degree or diploma requiring three to four years full-time study, or an equivalent combination of education and experience acceptable to VantageOne.
- Education in accounting, finance, business administration, or a related discipline is preferred.
- Completion of the CUIC 210 – Residential Loan and Mortgage Lending.
- 1-3 years of experience in retail lending environment.
- Advanced knowledge of retail credit products and solutions, including analyzing personal financial statements, evaluating security, negotiating terms and conditions, monitoring credit, and managing delinquency.
- Working knowledge of lending and deposit products and services.
- Knowledge of wealth management products and services, including RRIFs, RRSPs, RESPs, TFSAs, and Estate Planning.
- Familiarity with financial planning, mutual funds, securities and other specialized financial services to identify appropriate referral opportunities.
- Strong verbal and written communication skills with the ability to uncover member needs and confidently discus and negotiate pricing, terms, and conditions.
- Strong relationship building, problem solving, organizational and accuracy skills.
- A solid understanding of the competitive financial-services environment and changing industry trends.
- Comfort using banking and lending software, CRM systems, Digital files, electronic signatures and Microsoft suite of applications.

You'll thrive in this role if you are:

- **Member & relationship focused** – You build trust, listen well, and provide solutions that put members first.
- **Accountable & results driven** – You take ownership, follow through, and are motivated to achieve.
- **Solutions oriented** – You're analytical, accurate, and confident navigating complex financial needs.
- **Collaborative & community minded** – You're a positive team player who values strong relationships and community connections.

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.
The successful candidate will be required to meet fidelity bonding requirements, including completion of reference, criminal record, and credit check.

Job Description

POSITION TITLE:	**Account Manager III – Retail**
BUSINESS: UNIT/DEPARTMENT:	**VantageOne Credit Union Retail Services Department**
LOCATION:	**Armstrong Branch**
REPORTS TO:	**Branch Manager**

PURPOSE OF POSITION

With a mandate to differentiate the Credit Union through service delivery this position proactively meets the retail consumer and personal financial needs of the members.

- Manages a portfolio of credit borrowings with a maximum individual/connected limit of $400,000.00.
- Ongoing review and monitoring of the portfolio to ensure acceptable risk and return.
- Responsible for the growth and development of the assigned portfolio.

ROLES AND RESPONSIBILITIES

Service Delivery:

- Provides members with superior customer service to ensure a positive rapport and ongoing relationship is established. Proactively initiates client conversations that will uncover opportunities and then provides appropriate solutions to meet the member's personal and business needs.
- Proactively conducts follow-up calls to ensure customer satisfaction and to effectively maintain and grow relationships.
- Proactively calls members to increase loyalty, wallet share and service retail financial needs and objectives of our members.

Portfolio Administration:

- Completes related documentation for new loans, renewals, payment suspensions, temporary excess approvals, alteration and substitutions of security. The assignment of discharges of security and general administration duties to retail support staff.
- Conducts credit investigations, analyze financial statements and documentation.

Portfolio Management:

- Manages a credit portfolio consisting primarily of moderate to highly complex loans, mortgages and investments including construction financing, broker referrals with an acceptable level of risk by completing credit reviews, authorizing, renewing or declining client requests.
- Analyzes and negotiates member's business to ensure profitability and acceptable risk of the relationship.
- Completes loan applications and related documentation for new loans, renewals, payment suspensions, alteration and substitutions of security.
- Evaluates security, calculates loan to value of security position and ensures appropriate documentation relative to the risk, legislation and regulations of the venture is processed.
- Conducts credit investigations, security inspections and searches as required.
- Grants residential mortgages including CMHC insured and construction financing, personal lines of credit, overdrafts, and personal loans within approved lending limits.
- Provides individualized financial counseling and information to members on loan services and deposit products offered through the credit union.
- Keeps apprised of changing rules and regulations pertaining to relevant legislation requirements and follows Investment and Lending Policy /Procedures.
- Works in conjunction with Retail Credit Control Officer to successfully collect on delinquencies or deficiencies as required.
- Identifies member potential delinquencies or deficiencies that may impact future risk or repayment.
- Authorization to grant hurdle rates for investment and loan portfolio management.

Portfolio Growth:

- Understands member's financial condition and needs in order to effectively position the value of products and services.
- Understands more complex financial needs of members and provides global solutions in order to effectively position the value of products and services.
- Communicates product and service information to secure sales, cross-sells all credit union products, both business and personal, and solicits new members.
- Builds both internal and external networks to encourage referrals, shares best practices and enhances product knowledge as well as capitalizes on business opportunities.
- Participates in Business Development opportunities and community events to increase our referral and sales opportunities.
- Maintains up-to-date knowledge of credit union lending and deposit services and products.
- Administers and maintains estate accounts.
- Administers, maintains and develops investment portfolio.

Team Member:

- Participates in branch meetings to share successes, best practices and information to contribute to the success of the team.
- Contributes to the branch planning process.
- Special projects as assigned.
- Assists in Branch Opening and Closing Procedures

Other Duties as Assigned

EDUCATION & EXPERIENCE

Education:

- Bachelor's Degree or a diploma requiring 3-4 years of full-time study or equivalent, courses preferred include professional accounting, finance and/or administration designations. In addition, must have completed CUIC 210 residential Loan and Mortgage Lending.

And

Job Related Experience:

- 1-3 years' experience in a retail lending environment.

Or

- an equivalent combination of education and experience acceptable to VantageOne

SKILLS AND KNOWLEDGE

Accounting

Working Knowledge of generally accepted accounting principles and practices as applied to such things as: balancing daily transactions/blotter.

Finance

No knowledge in this area is required for this position. Employee will not be involved in financial analysis, budget design and control, asset liability management, risk analysis, tax standards, liquidity management, prediction of economic trends and rates, money market issues, investments, pricing/rate strategies or financial reporting.

Administrative Processes

A working knowledge of policies, procedures and practises as they relate to a lending environment to ensure requirements are met and improved as identified.

Communications

Working knowledge & skills of verbal and written communication techniques to better serve our members identify needs and negotiate pricing, terms and conditions.

Granting of Commercial Credit

Familiarity is required to carry out the function of this position. This position does not grant commercial loans or have commercial lending limits.

Granting of Consumer Credit

Advanced Knowledge of Retail credit products and solutions to provide overall management of credit, including approving loans for the credit union within assigned limits, policies, and procedures. This includes analysis of personal financial statements, evaluation of security, negotiation of terms and conditions, continued monitoring of the security taken, and initiating actions in case of delinquency.

Core Products and Services

Working Knowledge of all the features and benefits of deposit and lending products and services

Specialized Products and Services

Working Knowledge of wealth management products and services including RRIF, RSP, RESP and estate planning. Familiarity with financial planning, mutual funds and securities, merchant MasterCard, and commercial lending products and services for referrals to specialists.

Regulations/Legislation/Credit Union System

Working Knowledge of all Credit Union Policy and Procedures, Investment and Lending Policies and Deposit Insurance in regard to the Retail Services Department.

Insurance

Familiarity in this area is required of this position to refer inquiries to our subsidiary for Travel, Homeowners, and life insurance.

Computer-Based Systems Operation

Working Knowledge of current VantageOne banking system, current lending programs, Outlook, Excel and Word applications, and Central Portal System.

Computer System Design, Development and Technical Support

No Knowledge in this area required in this position. This position is not responsible for evaluation, design, development, and maintenance or user support of computer systems or operations.

Human Resource Management

No Knowledge in this area required in this position. This position is not responsible for employee counselling, succession planning, or recruitment.

Marketing
No Knowledge in this area required in this position. This position is not responsible for participation in marketing planning.

Competitive Environment
A Working Knowledge in this area is required in this position. A solid understanding of the competitive environment as it relates to the degree of local competition, trends in the industry, products, and services and offered by others in our area.

Sales and Service
Working Knowledge of and skills in sales and services, able to analyze, determine and deliver on the financial needs of our members in Retail Services.

Strengths & Abilities

Striving Strengths	Thinking Strengths	Relating Strengths
• Ability to Achieve • Desire to Succeed • Competent • Committed to be of Service to Others • Ethical • Available	• Focused • Disciplined • Able to Arrange • Responsible • Problem Solving Ability • Committed to Accuracy	• Empathetic • Caring • Team Player • Ability to build and sustain relationships • Partnership and Advice Focused • Positive Attitude

PHYSICAL REQUIREMENTS

Physical exertion – Occasional less than ¼ of the time which includes stooping, reaching, pushing, pulling and/ or lifting.

Visual attention – Frequent between ½ and ¾ of the time this may include intense reading of documentation or data, close monitoring of computer screens or detailed work.

Travel – Minimal Travel. Travel either day to day or overnight on VantageOne business is not required in this position.

Manual Dexterity – Frequent between ½ and ¾ of the time this includes computer keyboarding or mouse work for a significant portion of the workday. 40 Wpm Keyboarding Skill.

NATURE OF SUPERVISION

Immediate Supervisor	Branch Manager
Supervisor Responsibility Level	N/A
Positions	N/A