



COMMUNITY

Work with us!



shop local, bank local, live local

Community Credit Union of Cumberland Colchester Limited is a co-operative, full service, financial institution in beautiful Nova Scotia.

After a successful merger vote, as of January 1st, 2025, our new entity, Mosaik Credit Union Limited, will support the growth and development of 9 branches in 8 communities.

With a focus on community growth and financial empowerment, we are more than just a bank. We provide exceptional financial products and offer a wealth of knowledge through our staff and partners, but success is also defined through strong bonds with our membership, our communities and in joining together to enhance the financial skills and understanding of each person who walks through our branch doors. This guidance allows our members to make the best financial decisions for themselves, their families, and their businesses.

At Community, we value the power of diversity, equity, and inclusion within our team and with the relationships we have with our valued members.

Applications from candidates who have been historically disadvantaged and marginalized, including Indigenous peoples, black, racialized, a person with a disability, and 2SLGBTQ+ are encouraged to apply.

communitycu.ca





We have a **full time, permanent position** available for a **Branch Manager** with us at our **Truro, Nova Scotia** branch. Reporting to the COO, the Branch Manager is responsible for managing, directing, and coordinating the operations, business development and retention efforts of the credit union in delivering quality financial products and services to current and prospective customer-owners. The incumbent provides effective leadership to champion the staff in the delivery of branch growth, profitability, business development, retention, and customer-owner satisfaction. Working with the COO and Leadership Team, the incumbent will assist in defining long-term strategic goals, build key member and community relationships, identify business opportunities, and maintain extensive knowledge of current business and market conditions, in an effort to build Community's market share.

ROLES AND RESPONSIBILITIES

- Manages the overall branch function including both deposit and loan portfolios. Coordinates and directs the activities of deposit and lending functions, in accordance with established policies and procedures, including consumer credit, residential mortgages, commercial or agricultural, annual review of small business accounts of risk and profitability, lending, asset quality, investment products and financial planning.
- Manages a portfolio of small accounts for commercial or agricultural enterprises with lending needs of up to \$100,000 involving the annual review of the risk and profitability of each member's account; monitors problem accounts and develops plans to minimize risk.
- Builds relationships with existing clients, networks with external business organizations and individuals to generate referrals.
- Receives and analyses loan requests, prepares application and approves within prescribed limits, and presents recommendation for those loans outside prescribed lending authority.
- Identifies and pursues opportunities to promote other business services and non-credit products; reviews current portfolio to ensure clients have proper banking products.
- In conjunction with the Chief Operating Officer, develops the annual branch business development strategy for service, growth and other key areas. Implements and monitors the annual business plan ensuring that staff efforts are focused on achieving goals and are aligned with the credit union's strategic objectives.
- Maintains awareness of changes in the deposits and credit granting fields, including government regulation, technological advancements, consumer needs and preferences, and product offerings and services by other financial institutions.



- Maintains a high level of business retention through the monitoring of customer-owner activity and ensuring staff are aware of activities and pro-actively asking customer-owners for their business.
- Develops, recommends, and implements the annual capital and operating budgets for the branch and makes budget presentations to executive management. Monitors performance results and takes corrective action as appropriate.
- Provides input into the development of the credit union's strategic plan and annual business plan. Sets short and long-term branch goals and objectives.
- Reviews loan applications and assesses credit risk for all applications recommended for turndown by the Loans Officers or that exceed their approval limits. Approves loans and mortgages within the approval limits set for this position or recommends approval or decline of all loans over approved lending limits to the COO or Lending or credit committee.
- Oversees delinquency control and branch collections activities.
- Develops, recommends and implements policies and procedures. In conjunction with the COO, directs, coordinates and monitors activities to implement policies, procedures and practices.
- Ensures that the Branch image is favorable, reflecting a sound and secure financial institution that employs prudent housekeeping procedures, safety measures, and provides a pleasant atmosphere for members, including privacy, confidentiality, and ease of use.
- Manages directly or indirectly the branch staff. Coordinates and supervises the activities of direct reports. Responsibilities include interviewing, hiring and training employees; planning, assigning and directing work; coordinating and monitoring staffing and workload to provide optimal service in the most cost effective manner; providing ongoing coaching to reinforce positive behaviours and address performance issues as they arise; conducting performance reviews; addressing complaints and resolving problems; rewarding; promoting; re-assigning; discipline and discharge. Conducts staff meetings that are kept up to date and well informed on company direction, results and important developments.
- Ensures branch compliance with audit and security standards, policies and procedures, and loss prevention measures.
- Completes other projects and duties as assigned.



COMPETENCY REQUIREMENTS

To perform the job successfully at 100% competency, the incumbent must demonstrate the following competencies:

- Demonstrated ability to provide leadership, direction, coaching, and support to Branch team
- Knowledge of branch operations and operating procedures, including security and safeguarding procedures
- Knowledge of retail lending policies and requirements
- Demonstrated member service skills
- Knowledge of computerized banking system and procedures
- Thorough knowledge of credit union products and services
- Effective verbal and written communication skills
- Ability to exercise sound judgement when taking risks
- Ability to demonstrate mutual respect in the work environment
- Wealth Management

HIRING QUALIFICATIONS AND EXPERIENCE

The Branch Manager will have successfully completed a bachelor's degree with an emphasis in Business or Commerce plus have six to nine years relevant experience, including 3-5 years supervisory experience, in a financial institution; or equivalent combination of training and experience in credit management.

EMPLOYEE BENEFITS

We offer an excellent benefit and compensation package including extended medical, employer matched pension plan, staff banking rates, paid vacation and sick time, professional development opportunities, paid STAT holidays and on-site parking.

WE'D LOVE TO HEAR FROM YOU

If you wish to apply for this position, please forward your cover letter and resume to
Alicia Hines at ahines@community.creditu.net.

Only candidates who have been selected for an interview will be contacted.