

Work with us!



Your Home for Financial Wellness

Mosaik Credit Union Limited is a co-operative, full service, financial institution in beautiful Nova Scotia.

After our successful merger vote, as of January 1st, 2025, our new entity supports the growth and development of 9 branches in 8 communities.

With a focus on community enrichment 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 Mosaik, 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.

strongertogether-cu.ca



We have a **full time, temporary position** available for a **Senior Financial Relationship Advisor** with us at our **Amherst, Nova Scotia** branch covering a maternity leave. Reporting to the Branch Manager, the Senior Financial Relationship Advisor is a fully mobile sales role requiring the incumbent to utilize the credit union's alternative service delivery channels to drive a member first approach with an emphasis on providing consistently extraordinary service experiences for current and potential members. Member appointments will primarily be delivered in-person, over the telephone, through LiveChat, and off-site to suit the member's convenience preferences. The Senior Financial Relationship Advisor is responsible for achieving sales results in retail credit, deposit, investment, and convenience banking products. The incumbent will cultivate a 'circle of influence' group of professionals to engage in proactive business development activities. The SFRA always represents the credit union in a positive, values-based and professional manner to internal and external stakeholders. The incumbent will build member relationships, identify business opportunities, negotiate and close business deals and maintain appropriate product knowledge and of current market conditions. The incumbent will work with the internal team and the credit union's leadership team to increase sales opportunities and thereby maximize growth and revenue by proactively achieving the minimum-level activities standards as set out by the credit union.

KEY RESULT AREAS

Member Relations; Delivery of Lending and Deposit Services; Deposit and Lending Portfolio Administration; Sales, Marketing and Promotion; Department/Work Unit/Credit Union Support

SPECIFIC RESPONSIBILITIES

Business Development

- Works closely with the leadership team, develops and builds relationships of a 'circle of influence', to include: lawyers, accountants, realtors, mortgage brokers, and other key stakeholders by meeting with them frequently to discuss the credit union's brand and product-services guarantee.
- Acts as the first point of contact for the 'circle of influence' group.
- Delivers presentations to key stakeholders on the credit union's products and services.
- Maintains relationships by providing frequent communications (newsletters) to the 'circle of influence' on market trends, new product offers, new pricing promotions and new services.
- Conducts cold calls by telephone, e-mail or in person to generate leads for new business opportunities, promote special product-service offerings, and increase awareness of the credit union's brand proposition.

Mobile Capacity

- Provides mobile convenience for member requests, as required.
- Coordinates work schedule and appointment calendar to achieve maximum flexibility and convenience for members including frequent evenings and weekends.
- Meets with the members off-site in the interactive preference that they choose, in person, over the telephone or virtually.

Digital Platform

- Provides oversight to the credit union's digital service delivery platform by taking expedient action on all incoming member requests in accordance with the credit union's extraordinary service level standards.
- Coordinates and actions all incoming digital requests from members, including those using on-line self-service options including, but not limited to, the appointment booking app, the online loan app, and online account opening app.
- Refers member requests to the appropriate person, as required.

Sales and Service

- Addresses the entire financial relationship at each member interaction to identify current and future lending solutions, retirement planning solutions, investment planning solutions, and convenience banking solutions.
- As a registered mutual fund salesperson, is responsible for the sale of all mutual fund products offered by Mosaik Credit Union.
- Delivers on a member first approach and extraordinary service standards at each member interaction by, demonstrating heightened responsiveness to members' needs, providing each member with a relationship file folder containing an appropriate information package which includes calculators, financial checkups, product-related documentation; and, booking a follow-up relationship appointment.
- Analyzes applicant's personal financial status, credit, and property evaluation to determine feasibility of granting loans.
- Completes loan package and negotiates loan structure with applicant, including rates, terms repayment options, and other credit terms; ensures loan agreements are complete and accurate according to policy and regulatory requirements and security is place prior to the disbursement of the funds.
- Adheres to the credit union's delinquency management procedures, allowance and write-off protocol; initiates collection action; contacts delinquent borrowers in person, by telephone, or by mail, to encourage prompt repayment of delinquent accounts.

- Makes full use of Know Your Member (KYM) including updating the results of all member interactions; uploads information on product/service opportunities; sets applicable diaries; and reviews own KYM results and activities at least monthly.
- Achieves all expectations on the Performance Accountability document, which will include a minimum monthly review and creation of a personal action plan to address deficiencies as appropriate.
- Commits to meeting and exceeding annual goals.

General

- Demonstrates commitment to Mosaik Credit Union's values, vision, mission and strategic activities in a positive and appropriate manner.
- Adheres to all credit union policy and procedures including, but not limited to, the Code of Ethical Conduct; Privacy; Anti-Money Laundering; Lending; and Internal Controls.
- Completes other duties as assigned.

HIRING QUALIFICATIONS AND EXPERIENCE

The Senior Financial Relationship Advisor will have successfully completed a certificate or diploma in Business Administration plus have three to five years' experience in credit and collections in a financial institution; or an equivalent combination of training and experience in credit. Possesses or will obtain a mutual funds license within 3 months of hire. Completes all requirements for CUIIC's Accredited Consumer & Residential Mortgage Lender program.

COMPETENCY REQUIREMENTS

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

- Strong presentation, interactive and interpersonal skills
- Extraordinary member service ability
- Strong organizational skills
- Effective time management and work planning
- Strong communication skills, written and oral, with all levels of stakeholders
- Business acumen
- Sound judgment in decision making
- Knowledge of financial principles
- Knowledge of policies and regulatory environment

- Expert knowledge of credit union products and services including, lending & credit products, registered retirement and savings products, Mutual Funds, personal accounts, plastic products, electronic services
- Optimizing risk
- Wealth management
- Multitasking
- Lending and credit skills
- Sales, generating and closing sales
- Software proficiency in Horizon Banking, Horizon LOS, Know Your Member (KYM), MS Word, MS Outlook, MS Excel and MS PowerPoint
- Adaptability to Change - Adapts Tactics / Decisions.
- Customer Service Orientation - Addresses Underlying Customer Needs.
- Listening, Understanding and Responding - Effectively Uses Empathy.
- Results Orientation – Creates own Measures of Excellence and Improves Performance.
- Teamwork and Cooperation - Solicits Input and Gives Support.
- Strategic Orientation - Aligns Current Action with Strategic Goals of the Organization.

PROBATIONARY PERIOD

The probationary period for this position is three months.

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 careers@mosaikcu.ca. **Even if you do not meet all of the above criteria but feel that you'd be a great fit with our team, please apply!**

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