



Mosaik Credit Union Limited

is a co-operative, full service, financial institution in beautiful Nova Scotia. We support the growth and development of 9 locations in 8 communities.



We're more than a bank. We're committed to strengthening our communities and empowering financial success. Through exceptional products, expert guidance, and strong member relationships, we help individuals, families, and businesses make confident financial decisions.

Mosaik Credit Union is seeking a **Financial Relationship Advisor, Digital Service** to join our **Mosaik HQ** team! This position supports all Mosaik Credit Union locations and will combine both remote and in-branch working hours. Future growth of the Mosaik HQ team will require this position to work expanded hours, which may include evenings and weekends.

Position Summary

Reporting to the Manager, Digital Banking, the **Financial Relationship Advisor – Digital Service**, is responsible for responding to inquiries and delivering financial solutions to existing and potential members using all virtual channels, including, but not limited to, telephone, email, SMS, website, ASAPP, and any and all future technologies implemented by the credit union. The incumbent does not conduct in-person interviews.

Key Responsibilities

- Conducts virtual member interviews to identify and assess member needs, identify opportunities and provide tailored financial solutions
- Delivers financial solutions and advice through virtual channels, ensuring a seamless and responsive member experience
- Opens and maintains a full range of personal and business accounts and investment products
- Addresses the entire member financial relationship to identify current and future lending opportunities, investment and retirement planning solutions, and convenience banking solutions for completion or referral
- Explains credit union account features, service charge packages, products and services, and actively identifies cross-sell opportunities
- Provides comprehensive financial guidance; including, but not limited to, cash management and budgeting, debt management, retirement planning, estate planning, administering of member deceased and estate accounts; and day to day financial management

- Processes file maintenance requests and refers to branch staff, where required
- Initiates outbound member contact to support product renewals and rate negotiations within assigned limits for all investments products
- Support branch operations and assist team members in delivering exceptional member service

Qualifications

The Financial Relationship Advisor, Digital Services will have successfully completed a certificate or diploma in Business Administration plus have a minimum of two to three years experience in a financial institution; or have an equivalent combination of education and experience. The incumbent is also required to have or obtain their Mutual Funds License.

Skills and Competencies

- Extraordinary member service ability
- Expert knowledge of credit union products and services; including, investment & deposit products, personal accounts, commercial accounts, and electronic services
- Knowledge of financial principles
- Knowledge of policies and regulatory environment
- Strong communication skills, written and oral
- Strong organizational skills and ability to multi-task
- Time management and work planning
- Attention to detail and accuracy
- Proven sales ability; generating and closing sales

Compensation and Benefits

We offer competitive compensation to commensurate with qualifications and experience. In addition, we offer an excellent benefit package including a flexible health and dental plan, employer matched defined contribution pension plan, staff banking rates, paid vacation and sick time, and professional development opportunities.

We Would Love to Hear From You

To apply for this position, please forward your cover letter and resume to careers@mosaikcu.ca. At Mosaik, we value diversity, equity, and inclusion within our team and in the relationships we build with our employees and our members. If you do not meet all of the above criteria but feel that you would be a great fit with our team, we encourage you to apply.

Mosaik Credit Union appreciates all applications, however, only candidates who have been selected for an interview will be contacted.