



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 an **Senior Financial Relationship Advisor (Lender)** to join our **Chester Basin** Team! This is a full-time position.

Position Summary

Reporting to the Branch Manager, the **Senior Financial Relationship Advisor (SFRA)** provides a member-first approach to service to provide a holistic assessment of the member's financial goals and recommend lending and deposit products that fit within their financial goals and financial health. With a primary focus on lending, the SFRA is responsible for lending growth in retail credit, deposit, investment and convenience banking solutions.

Key Responsibilities

- Reviews the entire financial relationship at each member interaction to identify current and future lending opportunities, investment and retirement planning solutions and convenience banking options
- Analyzes applicant's personal financial status, credit and property evaluation to determine eligibility for loan approval
- Complies and completes entire loan package, including, negotiating loan structure, rates, term, repayment options and all credit terms
- Ensures loan agreements are complete and accurate in accordance with all policy and regulatory requirements and security is properly registered prior to disbursement

- Delivers a member first approach, ensuring responsiveness to member inquiries within established service standards
- Adheres to delinquency management procedures, allowance and write-off protocols, initiatives collection action, contacts delinquent borrowers to encourage prompt repayment of accounts, where appropriate
- Provides convenience solutions and flexibility to members to accommodate service requests, as appropriate; utilizing multiple service delivery channels, including, in-person, off-site and virtual options

Qualifications

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. The incumbent currently has or will obtain a mutual funds license and will complete all requirements for CUIIC's Accredited Consumer & Residential Mortgage Lender program.

Skills and Competencies

- Effective time management and work planning
- Proven sound judgement in decision making
- Demonstrated strong communication, organization, and problem-solving skills
- Attention to detail and ability to manage multiple priorities
- Team-oriented with a customer service mindset
- Adaptable and results-driven
- Knowledge of lending and financial principles, policy and regulatory environment
- Knowledge of credit union products and services, with a focus in lending and credit products

Compensation and Benefits

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'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

At Mosaik, we value the power of diversity, equity, and inclusion within our team and in the relationships we build with our members. 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!

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