

Assistant Branch Manager Happy Valley-Goose Bay, NL Salary Range: \$66,800 - \$78,600

In 2023, the members of Atlantic Edge Credit Union, EasternEdge Credit Union and Hamilton Sound Credit Union voted in favour of merging to create one credit union that benefits all members, employees, and communities.

We're a cooperative—a small point, but a big difference. With over 24,000 members and \$500 million in assets, Atlantic Edge Credit Union empowers the people and communities we serve by providing financial services and advice built on honesty, fairness, and trust. Being a cooperative means our members are also our owners—which means what's good for you, is good for us.

From everyday banking needs like chequing and savings accounts, investments, credit cards, mortgages, loans, and business banking, we offer all the products and services you expect from your financial institution.

The position

Reporting to the Branch Manager, the Assistant Branch Manager is responsible for assisting with managing, directing, and coordinating the operations and business development and retention efforts of the credit union. In the realm of providing excellent financial products and services to our esteemed members, you are a key support to the Branch Manager. You are the driving force behind our dedicated staff, ensuring the branch excels in growth, profitability, business development, as well as retention and satisfaction of our valued members.

Main Responsibilities & Focus

- Assist with managing overall branch function including both deposit and loan portfolios
- Engages actively in the operations of deposit and lending functions, including consumer and commercial credit, residential and commercial mortgages, asset quality, investment products and financial planning
- Collaborate with the Branch Manager to develop and implement the annual business development strategy. Ensuring alignment of employee initiatives with credit union strategic objectives, focusing on service, growth, and key areas outlined in the business plan
- Supervise market area and analyze competitive dynamics to identify promising segments and opportunities for growth in loans and deposits
- Remains up-to-date of any changes in the deposit and credit granting fields, including government regulation, technological advancements, consumer needs and preferences, and product offerings and services from other financial institutions
- Provide support in evaluating loan applications and appraising credit risk for applications endorsed by lending staff
- Assist with the oversight of delinquency control and branch collections activities
- Uphold a positive branch image by implementing secure financial practices, maintaining cleanliness, ensuring safety measures, and creating a welcoming atmosphere for members, prioritizing privacy, confidentiality, and user-friendly facilities.
- Support the Branch Manager in effectively managing staff by handling recruitment, training, workload coordination, and performance reviews.

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- Ensure branch compliance with audit and security standards, policies and procedures, and loss prevention measures
- Complete other projects and duties as assigned

The Person

The successful candidate will have completed a bachelor's degree with an emphasis in Business Administration or Commerce plus a minimum of two-five years relevant banking experience in a credit union or financial institution, including supervisory experience; or an equivalent combination of education and experience in credit management. The successful candidate will also have:

- Experience with work planning and management
- Sales and marketing knowledge would be considered an asset
- Knowledge of financial principles
- Familiarity with risk and compliance requirements
- Demonstrated experience with budget, expense, and balance sheet management
- Strong business acumen
- Thorough knowledge of products and services, lending, and wealth management
- Proven experience of risk optimization
- Substantial knowledge of strategic management activities
- Proficiency with data systems, software applications and technology
- Ability to build valuable relationships and partnerships
- An outgoing and self-motivated nature with strong work ethics
- Management/supervisory experience
- Strong leadership skills and ability to coach, delegate and foster a team environment
- Demonstrated critical thinking and problem-solving skills

What's in it for you?

- An exceptional workplace culture, and an opportunity to join an engaged and community-driven team
- Competitive compensation and benefit packages with performance-based incentives
- Flexible work arrangements including Flex Time, Telework, and Hybrid depending on the role requirements
- Generous benefit package including a flexible health and dental plan (minimum 60% employer paid), including life insurance, ADD, EAP, optional Critical Illness and Best Doctors
- 6-8% contribution with employer matching in a Defined Contribution Pension Plan
- Tuition reimbursement, training, and personal development opportunities
- We encourage regular manager-employee performance feedback and goal alignment through our employee performance management program
- Additional benefits, include but are not limited to paid volunteer, sick time and personal leave, reduced rates on employee loans/mortgages and no service fee banking
- Living wage employer



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Interested in applying?

Atlantic Edge Credit Union values diversity in the workplace and we are committed to the principle of Employment Equity. We are an equal opportunities employer and encourage the recruitment and promotion of aboriginal peoples, persons with disabilities, visible minorities, and women, to ensure that they are equitably represented at all levels.

The successful candidate must be legally eligible to work in Canada, and where applicable have a valid work or study permit.

Please note that all offers of employment are conditional upon the acceptance of an Individual Fidelity Bond Application which includes a criminal record check and a credit check.

To apply, please submit your resume to humanresources@aecu.ca, noting the job title and location in the subject line.

Please note only those selected for an interview will be contacted.

Applications will be accepted until the position has been filled.