

**Division:** Retail Credit  
**Reporting to:** Director Retail Credit  
**Career Level:** Staff  
**Pay Type:** Salaried

**Job Overview**

The Manager, Retail Credit provides personalized retail credit service and mentoring to branches, Members, prospective Members and third party sources.

**Role**

*In the role, you will...*

- Review, recommend and approve credit applications within established approval limits/guidelines, including rate and fee discretion
- Diligently manage the Line of Credit Renewal Process, including review, recommendation and approval as required
- Process all work related to FirstOntario Credit Union's suite of credit products with a high level of efficiency to provide superior service
- Liaise with third party sources to assist in maintaining ongoing business relationships, including but not limited to PQ and CMLS
- Process credit related work with accuracy and efficiency, dispatching all correspondence and documents to third party sources
- Be detail orientated when you establish and maintain administrative processes for third party sources, ensuring overall efficiency and quality control when you prepare all required documentation to complete credit file, referring any credit not approved to the appropriate person
- Implement service improvements, new concepts, efficiencies, processes and software technology that will improve the operating proficiency of the retail lending function
- Thoroughly conduct file audits to ensure documentation is complete and correct, as well as adhere to audit and control policies and procedures
- Keep informed on FirstOntario mortgage products/services, interest rates, lending policies/procedures and other pertinent information as well as and update Credit manual and wikis as required
- Play an active role in your personal professional development, participating in/subscribing to professional associations as approved
- Answer and/or investigate queries from brokers and/or staff by telephone, making referrals as necessary completing all related reports, entries, follow-up on deals
- Provide thoughtful support to other areas within asset management team as required, such as Central Credit Adjudication job shadowing and Collection Manager back up
- Consider health & safety as a primary concern to ensure the overall well-being of yourself and others
- Perform other duties as required

**Required Skills**

*Within your skills and qualifications, you will...*

- Have a sound business acumen with a post-secondary degree or diploma in business or economics or an equivalent combination of education and industry experience
- Have a minimum of five (5) years' lending experience in the financial services industry with a minimum of three (3) years specifically in the area of mortgage credit and have basic knowledge of financial statement analysis
- Be confident and skilled in taking initiative, taking action, assessing requirements and developing plans

- Be comfortable using a computer particularly MS Office Suite, working knowledge of banking systems (T24) is considered an asset
- Have experience preferably in the financial services/mortgage financing industry including exceptional knowledge of mortgages including conventional, high ratio insured mortgages, and ALT A mortgages
- Working knowledge of CRiterion, EMILI, Low Ratio EMILI considered an asset
- Be overly analytical and detail orientated when it comes to sales reporting, identifying trends and reviewing the way we deliver our services
- Be a team player, willing to assist other staff as required
- Be adaptable and an organized multi-tasker that thrives in a fast pace, growing work environment
- Flourish working under pressure and tight deadlines
- Have strong underwriting skills and good negotiation skills
- Be quick to respond to requests for service from all of your clients
- Inherently demonstrate a high level of integrity and be trustworthy
- Be more than approachable with your superior interpersonal and communication skills
- Use your courage to take action in difficult and challenging situations and deal with uncertainty
- Be willing to work irregular hours as required to accommodate branch hours, member service demands and deadlines
- Be aware of and mitigate enterprise risk factors and ensure compliance with applicable regulations, legislation and FirstOntario policies and procedures

*Accommodations for persons with disabilities are available upon request during the application process.*