

TITLE: COMMERCIAL ACCOUNTS MANAGER
SUPERVISOR: VP, CREDIT

I. BASIC PURPOSE

The Commercial Accounts Manager supports Khalsa Credit Union's vision of sales and service excellence by developing valuable long-term relationships with members, pro-actively determining and fulfilling their business/commercial credit needs and ensuring verification of secure documentation. This position understands the importance of building and nurturing relationships in the community and with our members. The Commercial Accounts Manager seeks to grow the size and profitability of the commercial book while minimizing the loan risk. This position promotes the credit union as the primary financial institution and partner in community development; positioning and promoting the credit union as a partner of choice.

II. MAJOR RESPONSIBILITIES

- Develop and manage the commercial portfolio; pro-actively manage the accounts, actively pursue internal referral opportunities and external business opportunities.
- Set annual portfolio profit and growth objectives taking into account the resources available to deliver those objectives, regulatory considerations, market conditions, liquidity and the maintenance of service levels, in consultation with Vice President, Credit.
- Collect and compile information; analyze statements, operating cycles, cash flow, historical performance of business (if applicable), profitability and net worth of shareholders, conduct security evaluation and perform risk assessments.
- Oversees and monitors the effectiveness of all commercial lending programs, business planning and marketing strategies.
- Grant loans within lending limits to individuals and businesses to finance commercial activity; perform personal retail lending activities as assigned.
- Assist the Commercial department in maintaining the overall credit quality of the portfolio through collections activity, including asset realization and/or legal situations.
- Recognize member needs and promote lending products and deposit services
- Foster business development through service excellence and product knowledge.
- Ensures commercial lending staff is knowledgeable and comply with regulations, actively participate in the training and mentoring of other lending staff.

- Represent the credit union at the community level through membership in community organizations, clubs and agencies. Participate in community events as required.
- Assist other team players as required.

Additional Requirements

- Incumbent must have his/her own vehicle and be willing to travel.

III. SKILLS AND SPECIFICATIONS

Education

- Bachelor's Degree or a diploma requiring 3-4 years of full-time study or equivalent.

Experience/Knowledge

- 7-10 years progressive commercial/Retail lending experience with loans.
- Working knowledge of the writing and adjudication of small business and commercial credit.

Core Competencies

- Ability to speak, write and read English and Punjabi.
- Commitment to service excellence.
- Strong project management, time management and leadership skills.
- Personal strengths in communication, sales leadership, and initiative.
- Proven sales and service ability.
- Ability to meet and exceed goals and objectives.
- Strong judgment & problem-solving skills.
- Excellent interpersonal skills with demonstrated ability to work with people and bring them together for the greater good of Khalsa Credit Union
- Quality/Accuracy/Detail Driven.
- Professionalism- tact and courtesy.
- Numerical aptitude.