

## **POSITION DESCRIPTION**

<b>Title</b>	<b>Business Relationship Advisor I</b>
<b>Reports to</b>	Manager of Regional Relationships
<b>Created</b>	September 2018
<b>Job Level</b>	6

## **BASIC PURPOSE**

The Business Relationship Advisor I is accountable for the growth and development of the Credit Union's consumer and small business portfolio. This position shall develop and service the lending needs and deposit related business, including account opening, for our consumer and small business members. Building relationships with existing members and cultivating new relationships within the region they serve is a requirement. The Business Relationship Advisor I will deliver results in their region through teamwork with a variety of departments and partners by maintaining referral relationships when broader or more complex financial needs are required.

## **MAJOR RESPONSIBILITIES**

### **Leadership**

- Work closely with the Manager of Regional Relationships and the Credit Union's teams to build and enhance the sales and service culture within the Credit Union;
- Promote the Credit Union's strategy (vision and mission) in all dealings, building a consistent, recognizable and positive differentiation for the Credit Union in our communities and among our peers;
- Establish and enhance the Credit Union's profile in the external community by participating in activities within the region and creating opportunities to build business;
- Monitor the general economic environment and anticipate relevant trends.

### **Sales and Service**

- Achieve portfolio and revenue growth, sales and service objectives/targets by strengthening and deepening the relationship of assigned new and existing members during every conversation by identifying opportunities to increase share of wallet, and portfolio balances, applying ethical sales and service principles, practices and techniques;
- Generate referrals to internal and external partners;
- Focus on the achievement of all profitability and balanced scorecard (sales, service and referral) targets, including community involvement activities and local networking strategies;
- Assess competition and local market opportunities and take opportunities to acquire new business and to identify and close gaps in service;
- Profile members to develop a complete understanding of their consumer banking needs and to identify those with more complex investment, financial planning and/or commercial banking needs for introduction to the appropriate branch employee or partner;
- Leverage external partner relationships;
- Take ownership of sales and service satisfaction by acting as a member advocate in resolving problems/issues tactfully and effectively in accordance with policy;
- Develop an understanding of cross channel sales referral processes, local market, and existing relationships to maximize share of wallet, increase revenue, and to acquire new members.

### **Relationship Management and Planning**

- Apply sales and service principles, practices and techniques, to support the achievement of target level sales of consumer lending as well as deposit products and services;

- Assess and prioritize customer relationships to align time and effort to support overall growth in retention and share of wallet;
- Enhance existing relationships to increase revenue by proactively uncovering potential for growth and exploring opportunities;
- Manage the transition of assigned members, including migrating customers to more appropriate Credit Union partners where appropriate.

### **Risk Management**

- Understand risks and take appropriate actions as they relate to business deposit and lending products, including documentation and any other requirements to maintain operational integrity;
- Strictly maintain the confidentiality of both member and Credit Union information to protect and ensure compliance with policies and procedures;
- Manage risk and minimize losses through monitoring and controlling various reports and taking appropriate action ensuring compliance requirements, audits and verifications are completed in accordance with policies and procedures;
- Take ownership of the risk as part of the first line of defense by ensuring credit recommendations are made in accordance with sound credit-granting principles and in compliance with policies and related procedures, completing analysis, confirming security valuation and completing credit applications for authorization;
- Maintain member information in an organized fashion; ensuring documentation and tracking are completed as appropriate and that information is captured and presented in a fashion that maximizes the use of technology;
- Ensure adherence to all aspects of our Code of Conduct and Ethics, including individual accountability as it relates to potential conflicts of interest, safeguarding of member information, and disclosure of outside business activities;

### **Regulatory Requirements**

- Support and advise all branch employees in fulfilling their fiduciary and strategic responsibilities;
- Keep members of the executive group informed of the branch's financial condition and of major issues and developments that may affect the Credit Union;
- Understand regulatory and compliance requirements that include, but are not limited to, Anti-Money Laundering and Terrorist Financing Reporting requirements, consumer provision requirements, Privacy Act, and Market Code provisions and take appropriate action.

### **QUALIFICATIONS & COMPETENCIES**

- A post-secondary degree in Business or Agriculture will be a valuable asset;
- A minimum of grade twelve education or equivalent GED is required;
- Job related experience with a demonstrated track record for success in the implementation and achievement of sales goals is a definite asset;
- Passion for co-operative values and for involvement with the local community;
- Exceptional interpersonal skills and demonstrated ability to build strong and respectful relationships with all parties including staff, peers, community, as well as current and potential business partners;
- Ability to make and deliver challenging decisions respectfully and effectively;
- Exceptional verbal and written communication skills and ability to act as an effective spokesperson and ambassador for the Credit Union.

<b>Position Specific Core Competencies</b>		<b><i>Business Relationship Advisor I</i></b>
<b>Communication</b>	To demonstrate comfort and skill in adapting communication styles to fit the needs of the audience within diverse situations, with the goal that the intended message will be fully understood and well received.	
<b>Judgment &amp; Decision Making</b>	The ability to quickly assimilate and assess information, followed by the application of sound logic and reasoning in the determination of a decision.	
<b>Member Service</b>	The ability to develop and maintain sincere relationships with our members that facilitate a full understanding (360 degree view) of their current financial situation, with a continuous eye to their future goals.	
<b>Products &amp; Sales</b>	To maintain a high level of understanding of all products & services offered by Diamond North Credit Union with the goal to be able to offer the perfect solution at the perfect time for our members. To be able to explain the options available in a way that builds quality relationships and provides full understanding to our members, so that they will feel confidence in the decisions they have made and ultimately in Diamond North.	
<b>Relationship Building &amp; Networking</b>	To value current and create new opportunities to build the business of Diamond North Credit Union through the continuous development of relationships that may be instrumental to our present and future success.	
<b>Achievement &amp; Results</b>	The ability to demonstrate initiative, drive and success in the meeting of all business targets within the prescribed timeline.	
<b>Attention to Detail &amp; Accuracy</b>	The ability to provide & maintain consistently accurate results, through precise initial input of data through to the verification and correction of all errors.	