

## **Associate, Commercial Real Estate**

**Company:** Coast Capital Savings Federal Credit Union

**Location:** British Columbia (CA-BC), Vancouver

**Job Type:** Full Time

<https://career8.successfactors.com/sfcareer/jobreqcareer?jobId=6480&company=CCSCU>

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### **Overview:**

Reporting to the Director, Commercial Real Estate, the Associate supports an assigned team of Relationship Managers in the Commercial Real Estate team in the preparation, execution and fulfillment of everyday banking products/solutions, including simple cash management products and the preparation of financial analysis and credit requests, including annual reviews of credit facilities. Focus of the role is to support deposit gathering, risk and general account management of the commercial portfolio. The position will be exposed to varying deal complexity and sophisticated portfolio of members where the incumbent will be a key contact to commercial members to ensure smooth delivery of our services.

### **Individual Key Contributions/Responsibilities:**

- Plan, organize and complete assigned tasks such that all tasks are completed in a timely manner and to quality standards, while at all times maintaining a high level of customer service.
- Process customer's requests accurately and within specified timeframes, in accordance with Credit Union Policies & Procedures and applicable legislative/regulatory requirements, to effectively and efficiently support and sustain exemplary customer sales, service and non-credit fulfillment.
- Provide proactive, friendly, courteous, knowledgeable and professional customer service, identifying opportunities and initiating qualified referrals to others including Retail or Commercial business Lines to add value to the customer relationship. Take ownership of customer satisfaction by thoroughly identifying their needs, gathering information and handling any problems/issues tactfully and effectively.
- Prepare everyday banking (including account opening documentation), lending (non-security) and investment product documentation in a courteous and knowledgeable manner in accordance with established standards and legislative/regulatory requirements.
- Provide service support for basic Cash Management products, referring to specialists in cash management as needed.
- Assist in the preparation of credit applications, collection and assimilation of information necessary to make credit decisions. Conduct initial financial analysis before consulting with Relationship Managers to assess borrower, industry and facility risk.
- Generate monthly reporting requirements.
- Actively identify, record and advise RMs of any potential risk issues. Recommend workflow and administrative process alternatives to improve efficiencies and customer service. Assist in

resolving audit and customer issues, ensuring irregularities are corrected, and provide timely, effective problem resolution, escalating issues as needed.

- Responsible for credit monitoring and compliance requirements which includes obtaining and analysis of financial statements, margin and other reports. Support pre-funding due diligence and security documentation completion and follow-up.
- Protect the Credit Union's assets by understanding the risks and take appropriate actions relating to business banking. Identify risk related to personal banking, including deposit, investment and lending products and regulations, Bank Policies & Procedures, legal and ethical requirements, process requirements and established guidelines, to maintain operational integrity.
- Understand and comply with all regulatory and compliance requirements.
- Prevent loss due to fraud, counterfeiting, money laundering, or defalcation; identify and support suspicious and other reportable transactions or patterns of activity that are suspected to be related to money laundering.
- Provide administrative support to the department (couriers, stationary orders, etc)
- Actively collaborate with other business partners such as Syndications, GRM and branch contacts, to assist RMs in executing sales and referral opportunities, and in acquiring and retaining profitable commercial relationships.

### **Job-Related Experience**

- Minimum 4 – 6 Years of Job-Related Experience
- Experience in financial services including exposure to lending, commercial banking, portfolio management and business development.
- High School Diploma plus completion of a Diploma Program (two years of formal education or equivalent).
- A Bachelor's Degree in Business/Commerce, MBA or other relevant designation (i.e. accounting designation) would be an asset. Accreditation will be required internally/externally for future mobility.
- Fundamental knowledge of commercial products (credit and deposits).
- Basic knowledge of financial statements and analytical skills.
- Basic knowledge of accounting principles.
- Basic knowledge of commercial credit (analysis, policies, security analysis and monitoring).
- Basic knowledge of retail credit analysis, policies, security and legal procedures.
- Basic knowledge of deposit and cash management products.
- Basic knowledge of various legal entity structures and contract law.
- Proficient knowledge in computer programs working with Excel, Word, PowerPoint and Outlook.

**Please apply via the link at the top of the posting.**

At Coast Capital, we value diversity, equity and inclusion. We're not all the same and we like it that way. We don't just accept differences - we celebrate, support, and we thrive on them for the benefit of our employees, our members, and our community. We are committed to building a team that represents a variety of backgrounds, perspectives, and skills. We believe, the more inclusive we are, the better our work will be.