



Position title: **Member Relations Officer**

Location: Toronto, Ontario

Status: Permanent full time

Reports to: Member Relations Manager

You have waited for an opportunity like this for a long time. You are a seasoned lender willing to roll up your sleeves for the day-to-day demands of serving member-owners while contributing to the overall direction of the organization. At Luminus Financial, our goal is to provide our member-owners with excellent financial services at the lowest possible cost. We return profits to our member-owners in the form of bonus interest on their deposits and interest rebates on loans and mortgages. We strive to be our members' first choice for financial products, services and advice.

Leadership at Luminus is about creating a sense of direction, excitement and purpose for employees. It involves energizing individuals to strive towards a compelling vision of the future by embracing and living the Luminus values in all aspects of their work. It includes offering clarity around goals and providing the required resources and motivational support for employees to grow. If you are looking for a challenging role and want to make a difference for our member-owners, then this may be the right next challenge for you!

Luminus Financial is seeking a Member Relations Officer. Reporting to the Member Relations Manager, you will be responsible for investment, loan and partner relationships. You will perform duties and support related to branch operational activities; underwriting lending applications; assisting members-owners in their selection of various accounts and financial services; cross-selling Luminus products and acquiring deposit investments; opening, maintaining and closing of all account types; performing branch clerical duties; promoting business for the organization by maintaining good member-owner relations and referring members-owners to appropriate staff and partners for new services. The position of Member Relations Officer is also required to be fully knowledgeable and skilled in the areas of teller and vault, partner products and services, and is required to provide leadership, training and support to less experienced branch staff members. This role acts as the liaison

LUMINUS FINANCIAL

1 Yonge Street Toronto, ON M5E 1E5



T: 416 366 5534 **F:** 647 827 1065 **TF:** 1 877 782 7639

luminusfinancial.com

between member-owners and various credit union departments (i.e. loans, deposits, accounting) and actively participates in all branch campaigns and promotions and champions the organization's sales oriented culture by performing all aspects of the mandate.

Principle Accountabilities:

- Act as an ambassador for Luminus both internally and externally to promote the Luminus brand
- Demonstrate a high level of professionalism at all times through attire, voice and actions
- Maintain a team environment that is open and transparent
- Act as the primary resource for opening new accounts and effectively manages the member-owner on-boarding process
- Process appropriate documents associated with the sale of savings and investment products
- Interview loan and mortgage applicants, analyze financial information, assess credit and adjudicate loans and mortgages within discretionary limits and/or make recommendations for approvals/declines to appropriate next level
- Identify opportunities to promote, up sell, and cross sell the credit union credit products and partner products
- Participate in all branch promotions as set out in the business plan
- Participate in outbound calling programs
- Work with branch partners to ensure the culture and brand is upheld
- Support and uphold a team based work environment that includes cross-functional support that creates a proactive atmosphere of supporting one another
- Grow the membership and assets of the branch
- As required, represent the credit union in the community by participating in/organizing local business activities and community functions.
- Focuses and strictly manages all areas of compliance, branch operating procedures, lending policies and security requirements
- Other duties as assigned

Minimum Qualifications:

- Must have 3-5 years residential mortgage underwriting experience
- Must have 1-2 years underwriting experience with Alt-A loans
- Undergraduate university degree is an asset
- Detailed working knowledge of real estate, covenant assessments, principles of credit analysis and risk management
- Ability to make quick accurate decisions
- Demonstrated ability to work within a team environment
- Proven track record of reaching/surpassing sales targets
- Demonstrated ability to identify addition member-owner needs

Required Competencies:

1. Loan and Mortgage Adjudication
 - Uses sound judgment to make good decisions based on information gathered and analyzed
 - Negotiating, approving, recommending, and declining applications within Luminus Financial's Residential Underwriting Guidelines, including:
 - Review of credit information
 - Review of real estate appraisals
 - Follow-up on outstanding conditions/documents
 - Preparing and issuing mortgage commitments
2. Decision Making
 - Uses sound judgment to make good decisions based on information gathered and analyzed
 - Considers all pertinent facts and alternatives before deciding on the most appropriate action
 - Commits to decision
3. Teamwork and Member Service
 - Interacts with people effectively. Able and willing to share and receive information.



- Leverage Collaborative Relationships
- Supports group decisions and focuses branch and team and personal goals
- Looks for opportunities to help others
- Leverages opportunities to grow the business

4. Reliability

- Takes personal responsibility for job performance
- Completes work in a timely and consistent manner
- Focuses and follows through on commitments
- Clearly articulates expectations

How to apply:

If you love working with people and are interested in making a real difference in the lives of our member-owners to provide “clearly better banking”, then we'd love to hear from you!

Please submit your resume and cover letter to: careers@luminusfinancial.com by June 10, 2022.

We thank all applicants for their interest in Luminus, however only those selected for an interview will be contacted.

If you require any form of accommodation, please be sure to advise and Luminus Financial will be glad to extend our hand to help.

LUMINUS FINANCIAL

1 Yonge Street Toronto, ON M5E 1E5



T: 416 366 5534 **F:** 647 827 1065 **TF:** 1 877 782 7639

luminusfinancial.com