

Member Advisor (Telephone Banking Centre)

Summary

The primary purpose of this position is to assist North Peace Savings & Credit Union in living out our corporate Mission, ***"Helping our members succeed in life."*** and our Service Mission, ***"To build rewarding relationships through a superior service experience."***, by delivering outstanding advice to both internal and external members. A key element of excellent advice is to identify mutually beneficial solutions to each member.

Reporting to the Manager, Retail Advisory must quickly and efficiently probe to uncover and assess overall needs of all members (at every contact) and identify opportunities to deepen the engagement with the member. The Member Advisor is able to provide appropriate education, advice, products and services to meet the varied needs of both personal and business members. The Member Advisor will be responsible for maintaining up to date knowledge on all NPSCU deposit and lending products for appropriate referral opportunities. In all activities, ensures prudent risk management is followed to protect the Credit Union.

Key Responsibilities

- Deliver advice to both internal and external members that is in alignment with the credit union's Service Promises.
 - I promise to be respectful in every interaction.
 - I promise to do it right the first time.
 - I promise to deliver more than expected.
 - I promise to keep it simple and easy.
 - I promise to provide innovative solutions.
 - I promise to create a positive and memorable experience.
 - I promise to significantly improve your financial life.
- Meets all sales goals as established.
- Meets all established service goals as measured by the NPSCU.

Member Advice

- This employee is fully competent in the areas below, enabling superior member experience every time:
 - Understands and makes recommendations, booking appointments for business, organizational and personal accounts, registered products, term deposits and wealth as required
 - Processing member transactions such as pre-authorized transfers, Collabria Credit Cards, savings accounts, digital banking and online banking solutions (member direct, member direct small business, member direct business), etc.
 - Having a broad knowledge of NPSCU's personal, business, and wealth products.
 - Understanding and actively utilizing NPSCU's advisory tools to assist with recommending appropriate solutions to NPSCU's membership.
 - Providing advice to members in the beginning of the estate process, understands when to refer to the Wealth and Estate Planning team.
 - Understanding and executing the onboarding process to enable deepening relationships with NPSCU's new members.
 - Responding to member inquiries within timelines set out in procedure.
 - Understanding how to prioritize member needs to create appropriate sense of urgency.

- Demonstrating the ability to maintain relationships with members who are looking to close accounts.
- Having advanced knowledge of the banking system to assist with member inquiries.
- Providing personalized demonstrations of NPSCU's service channels including but not limited to: online banking (member direct, member direct small business, member direct business), ATMs, virtual connection with membership, remote deposit capture, and in branch services.
- Identifying and appropriately referring members to departments based on member needs.
- Resolving routine problems with members.
- Maintaining up to date knowledge of competitors' offerings by regularly reviewing literature and attending regular meetings.

Risk Management

- Ensuring account opening procedures are adhered to mitigate risk, and are compliant with FINTRAC regulations.
- Ensure all lending and product sales are in line with established protocols and policies.

Other

- Establish, build and maintain productive and effective working relationships with members, non-members and the business community.
- Adheres to security procedures as they pertain to the position.

Expected Outcomes of the Role- Key Performance Indicators (KPI's)

The following outcomes will define success in the role of the Financial Advisor:

Deepening Member Relationships

- Proactive calls are made to identify and offer mutually beneficial solutions for members, including referrals to other departments.
- Use of NPSCU advisory tools as per member engagement strategy
- Onboarding process is executed, resulting in additional business from new members.
- Special project calls are executed according to the objectives established for each assignment.

Risk Management

- All risk policies (i.e. Investment & Lending Policy, Anti Money Laundering, etc.) and procedures e.g. sign off, levels of authority are adhered to.
- All operational aspects (e.g. documentation) with respect to new investments and accounts are accurate.
- Crisis / urgent situations are acted on in an appropriate manner limiting risk and maximizing profitability.
- Assets of NPSCU are protected with early identification and reporting of deteriorating or deficient situations.
- Risk Appetite Statement for NPSCU is understood and followed.

Relationship Building

- Credible relationships with members at appropriate levels are developed and maintained through reliable, proactive advisory delivery and the skillful application of communications and specialist knowledge.
- Business Services is aware of personal services interactions with business members.
- Members are consistently referred and/or introduced to other products and departments of the Credit Union that will benefit the member.

Advisory Delivery

- Members are utilizing all appropriate transactional products to their benefit and these are grouped/structured to maximize efficiency, value add and cost-benefit ratio.
- New opportunities and cross selling or marketing opportunities are proactively identified and followed up on.

Education & Experience

- Minimum 1 year experience in a financial institution or an equivalent combination of education and experience.
- Products and Services and Credit Union System Overview Courses is considered an asset.
- Diploma or degree, preferably in Business, Finance or Commerce is considered an asset.
- Demonstrated advisory experience, focused on relationship building.
- Experience working in a contact center would be an asset

Required Knowledge Skills & Abilities

- Advisory focused with an aptitude for business development and relationship building.
- Strong commitment to continuous learning, career development and promotion.
- Excellent communication and interpersonal skills.
- Maintains a positive attitude towards NPSCU initiatives and change management.
- Strong follow-up skills.
- Strong analytical skills, attention to detail and efficiency.
- Demonstrates dedication to providing quality member advice.
- Proven ability to be creative and innovative.

This role description is only a summary of the typical functions of the role, not an exhaustive or comprehensive list of all possible role responsibilities, tasks, and duties. This role description duties may be added, removed or changed from time to time.