

## Job Description – Business Analyst

**Division:** Commercial Credit  
**Reporting to:** Senior Portfolio Manager, Commercial Credit  
**Career Level:** Staff  
**Pay Type:** Salaried

### Job Overview

The Business Analyst is responsible for supporting the Credit Services goals by achieving targets and objectives while providing solid advice to Commercial Services account managers. As a key member of team, this role supports the risk and portfolio management.

### Role

*In the role, you will...*

- Efficiently support the Senior Portfolio Manager, Credit Services in the management and administration of commercial loans including ensuring the effective control of loan security
- Be a natural relationship builder with existing members and really wrap your arms around every member so they experience trademark Member Experience at every interaction
- Truly believe in our products and services and be able to communicate to members and future members how we can improve their financial lives
- Be actively involved in adjudicating and reviewing of Commercial lending, risk, and reward
- Work with your manager to meet annual review and risk management standards for the Commercial Portfolio including high risk files
- Diligently complete detailed annual commercial reviews through the breakdown and analysis of financial statements and recommendations to mitigate any new or changing risks
- Concentrate on department goals and objectives, and portray a strong positive image to our members and the community
- Over deliver on set targets and planned initiatives in the region by identifying new opportunities within the annual review process
- Perform other duties we may need you to do

### Required Skills

*Within your skills and qualifications, you will...*

- Have a sound business acumen which you built from the ground up with a post-secondary diploma or degree in business or related field or an equivalent combination of education and experience
- Have or working on obtaining your CFRA diploma
- Have Commercial Lending experience and/or commercial credit adjudication experience
- Show off your understanding and/or experience in Real Estate Development and Construction
- Be well versed in the identification of risk and warning trends on Commercial Loans
- Be extremely knowledgeable about small business and commercial banking products and services
- Innately detail-oriented, analytical, and have an incredible passion for ensuring the accuracy of numerical data and cost-effective use of company budget dollars
- Be a true leader in every aspect of the word, who consistently walks the talk and demonstrates an overly positive attitude
- Be well-versed in the world of customer service
- Welcome problems where you can utilize your solution focused thinking

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- Be quick to respond to requests for service from all of your clients
- Inherently demonstrate a high level of integrity, confidentiality and be trustworthy
- Be more than approachable with your superior interpersonal skills
- Innately demonstrate superior communication and presentation skills
- Use your courage to take action in difficult and challenging situations and deal with uncertainty
- Be aware of and mitigate enterprise risk factors and ensure compliance with applicable regulations, legislation and FirstOntario policies and procedures
- Be extremely comfortable using a computer particularly MS Office
- Be willing to work flexible hours to accommodate business need, networking and community involvement
- Sincerely show in every aspect of what you do that you are a great employee and dedicated team member of the fastest growing Credit Union in Canada

*Accommodations for persons with disabilities are available upon request during the application process.*