

Position Descriptions

Accountant I / Accounting Clerk - Finance

Under supervision, performs a variety of routine accounting functions in accordance with standard procedures. May reconcile bank statements, post to and balance general or subsidiary ledgers, process payments and compile segments of monthly closings and annual reports, etc.

Accountant II / Senior Accountant - Finance

Performs professional accounting work and may provide work direction or supervision to a section of an Accounting Department. Responsible for the daily maintenance of accounting records and preparation of routine financial reports. Assists other departments in the interpretation of accounting entries and reports.

Accounting Manager - Finance

As defined here, the Accounting Manager would not be a senior executive. Manages the routine accounting functions of the credit union involving the general ledger and financial reporting. Provides supervision of accounting employees. Recommends and implements account practices approved by senior management. Performs accounting practices to ensure operating and financial statements accurately reflect condition of the business enterprise.

Administrative Assistant - Branch Operations

Provides administrative assistance and secretarial support to a department. Under general supervision, performs varied secretarial duties such as screening mail and phone calls, preparing reports, setting up and maintaining files and filing systems, coordinating meetings and presentations, making travel arrangements, etc. Proficient in the use of one or more software packages to produce documents. Position typically staffed by individuals with secretarial training and at least 1 to 4 years secretarial experience.

Assistant Accounting Manager - Finance

This role is different from Accountant II/Senior Accountant in that this position supervises Accountant I/Accounting Clerk. Assists in escalating concerns and creating strategic reports.

AVP/Training & Development - HR/L&D

Directs the development, implementation and coordination of policies and programs covering employee orientation and training, and organizational development under direction of the top training role.

Branch Manager - Branch Operations

May be Assistant Branch Manager. NOTE: Senior executives responsible for branch operations and member services would not have their salary reported here, even if their job title was Branch Manager. The salary of the top branch operations executive would be reported as the Regional Branch Manager. As defined here, the Branch Manager would not be a senior executive. Manages a credit union facility. Supervises staff, security and operations at this facility. Has responsibility for member relations at the facility. Position typically requires detailed knowledge of several aspects of credit union operations and 5 or more years experience.

Business Account Manager I - Lending

This position holds limited or no lending limits and supports business clients with commercial or agricultural lending needs of up to \$100,000. May manage a portfolio of small accounts for commercial or agricultural enterprises with lending needs of up to \$100,000 involving the annual review of the risk and profitability of each member's account; monitors problem accounts and develops plans to minimize risk. Builds relationships with existing clients, and networks with external business organizations and individuals to generate referrals. Receives and analyzes loan requests, prepares applications and approves within prescribed limits, and presents recommendations for those loans outside prescribed lending authority. Identifies and pursues opportunities to promote other business services and non-credit products; reviews current portfolio to ensure clients have proper banking products. May perform retail lending activities, but primary focus of role is on commercial or agricultural lending.

Business Account Manager II - Lending

This position is responsible for business development for commercial or agricultural enterprise accounts with lending needs of up to \$500,000; position has lending limits and manages a portfolio of up to \$25M. Manages a portfolio of up to \$25M of commercial and agricultural enterprise accounts with lending needs of up to \$500,000 involving the annual review of the risk and profitability; monitors problem accounts and develops plans to minimize risk. Builds relationships with existing clients, and networks with external business organizations and individuals to generate referrals. Receives and analyzes financial and personal net worth statements; calculates debt servicing capacity; negotiates terms and conditions of loan. Identifies and pursues opportunities to promote

other business services and non-credit products; reviews current portfolio to ensure clients have proper banking products. Grants commercial or agricultural loans, mortgages, and operating lines of credit for business purposes within lending limits; submits recommendations for credit to appropriate approval level.

Business Account Manager III - Lending

This position is responsible for business development for commercial or agricultural enterprise accounts with lending needs over \$500,000; this position has lending limits and manages a portfolio of greater than \$25M. Manages a portfolio of greater than \$25M of commercial or agricultural enterprise accounts with lending needs of up to \$2M involving the annual review of the risk and profitability; monitors problem accounts and plans to minimize risk. Builds relationships with existing clients; networks with external business organizations and individuals to generate new business. Receives and analyzes financial and personal net worth statements; calculates debt servicing capacity; negotiates terms and conditions of loan. Identifies and pursues opportunities to promote other business services and non-credit products; reviews current portfolio to ensure clients have proper banking products. Grants commercial or agricultural loans, mortgages, and operating lines of credit for business purposes within lending limits; submits recommendations for credit to appropriate approval level. Provides direction and coaching to assigned commercial staff including lending, analytical or administrative staff; approves loans referred by staff with lower limits.

Business Analyst - Operations

This position plays a proactive role in supporting business-related implementation of technology solutions and strategies. Acting as a liaison between different organizational units the role maintains an open line of communication to best identify business needs and facilitate integrated resolutions. Works collaboratively with business units to identify and recommend product and/or process enhancements to improve efficiencies. Participates in business case developments and business process modeling sessions and consults with internal departments to ensure banking system/technology modifications meet business needs. Assesses project/business requests by reviewing requirements and specifications, conducting tests, documenting, and ensuring training plans and procedures are aligned with project/business objectives. Demonstrates effective project management skills by collecting, analyzing metrics, and tracking activities to ensure solutions meet requirement fulfillment. May act as a project manager and/or lead on select projects.

Business Applications Specialist - Information Technology

This position provides specialized support for creating, implementing, and maintaining core business apps. Handles updates and optimizations in line with changing technology and regulations.

Business Development Manager - Marketing

Directs the business development team to assess potential markets and develop products and services to meet member needs.

Business Development Specialist - Marketing

Implements and supports services to select employee groups (SEGs) within credit union policy guidelines. Position reports to a Business Development, Marketing, or other appropriate manager. Position typically requires sales skills, a general knowledge of credit union operations and detailed knowledge of credit union services.

Business Lending Manager - Branch Operations

Responsible for management, supervision, and direction of all business lending activities. Ensures maximum overall profitability of business lending activities. Develops loan policies and objectives and is accountable for entire business loan portfolio.

Business Services Manager - Branch Operations

Reports to the Business Lending Manager. Responsible for supervision and oversight of business service/lending employees. Ensures credit and administrative functions are processed accurately and efficiently. May also manage an account portfolio.

Business Services Specialist - Branch Operations

This position sells and fulfills cash management solutions, conducts detailed analyses to recommend appropriate products and services, and provides training and technical support to members.

Call Center Manager - Member Experience

Manages credit union call center. Supervises all staff, including shift supervisors and staff involved with telephone contacts with members to conduct transactions, balance inquiries and related activities. Hires, fires and trains call center staff. Recommends and implements policies and procedures. Ensures adherence to credit union policies and all relevant laws and regulations.

Call Center Representative I - Member Experience

Handles member telephone calls to conduct transactions, complete balance inquiries and related activities.

Call Center Representative II - Member Experience

Handles member telephone calls to conduct transactions, complete balance inquiries and related activities. May take loan applications.

Call Center Supervisor - Member Experience

Supervises credit union call center staff involved with telephone contacts with members to conduct transactions, balance inquiries and related activities. Trains, or participates in training, call center staff. Handles conflicts and resolves complaints. Ensures adherence to credit union policies and all relevant laws and regulations.

Campaign Specialist - Marketing

Coordinates and oversees the deployment of marketing campaigns to increase and engage members.

Card Services Specialist - Branch Operations

Under supervision, performs clerical duties related to the processing and issuance of credit, debit and ATM cards. Following policies and guidelines, may make decisions about over-limit charges, insufficient funds accounts and related reconciliation issues. Position typically requires a high school diploma and some work experience.

Chief Administrative/Operating Officer - Operations

Assists in the overall day to day administration of the credit union, usually with responsibility that includes line and staff departments. Coordinates strategic activities of the credit union in accordance with policies and objectives established by the CEO and/or the Board of Directors. In the absence of the CEO, may act in their place.

Chief Financial Officer - Finance

Plans, directs and controls the organization's overall financial plans and policies, accounting practices, and relationships with regulatory bodies, the financial community and external auditors. Directs such functions as treasury, budgeting, accounting, real estate and insurance activities.

Chief Information Officer - Information Technology

Directs the credit union's information systems, programming, cyber-security, and IT operations functions. Provides senior management with leadership and direction of

systems and technology. This is the top information systems/technology executive for the credit union.

Chief Lending Officer - Lending

Responsible for overall management of lending services including compliance with state and federal lending laws. Monitors and analyzes economic conditions affecting the credit union lending department and recommends appropriate action.

Chief Marketing Officer - Marketing

Highest marketing position. Plans, directs and coordinates the marketing of the credit union's products and services, and is responsible for public relations. Develops strategies to meet changing market conditions.

Chief Member Experience Officer - Member Experience

Responsible for growing credit union membership and providing effective member sales and service through the credit union's branch offices, call centers, and electronic channels. Develops, implements, and assesses member services strategy.

Chief People Officer - HR/L&D

Highest organizational training and employment position. Directs the development, implementation and coordination of policies and programs covering employment, placement, orientation and training, employee relations, compensation, organization development, safety and health, benefits and employee services.

Clearing Clerk - Branch Operations

Under supervision, performs clerical duties related to the processing of share drafts, direct deposit and other ACH functions and electronic funds transfers. Following policies and guidelines, reconciles these accounts. Following policies and guidelines, may make decisions about over-limit charges, insufficient funds accounts and related reconciliation issues. Position typically requires a high school diploma and some work experience.

Collections Manager - Lending

Manages credit union Collections Department. Supervises staff in the collection of all accounts, notes, and bad checks. Supervises repossession of secured property and real estate, and maintenance and sale of secured property. Ensures adherence to collections policies, procedures, state and federal laws, and regulations.

Collections Officer I - Lending

Position is responsible for the control of delinquent loan accounts and pending late payment reminders. Makes follow-up telephone calls on delinquent loan accounts and maintains accurate records on delinquent loan accounts. Typically requires an associate's degree and at least 2 years of financial or collection experience.

Collections Officer II - Lending

Position is responsible for the control of delinquent loan accounts and pending late payment reminders. Makes follow-up telephone calls on delinquent loan accounts and maintains accurate records on delinquent loan accounts. Typically requires an associate's degree and at least 2 years of financial or collection experience.

Collections Supervisor - Lending

Oversees collection staff and provides leadership and guidance. Ensures that all collection practices are in strict compliance with collection rules and regulations. May work with legal counsel or outside collections agencies to handle overdue accounts.

Commercial Loan Manager - Lending

As defined here, the Commercial Loan Manager would not be a senior executive. Top non-executive management level position in lending. Manages and provides day-to-day coordination of the credit union's loan operations in accordance with established systems and procedures. Supervises lending staff involved in sales (lending officers), loan operations, or both.

Community Engagement Manager - Marketing

This position manages planning and support for community engagement activities such as community partnerships, organizational donations, and employee volunteer efforts.

Compensation & Benefits Specialist - HR/L&D

Administers employee benefits, ensuring compensation and programs are competitive and aligned with the credit union's philosophy. Communicates compensation and benefits to employees.

Compliance Officer - Operations/Risk

Reviews and maintains knowledge of compliance laws and regulations and applies them to ensure that the credit union is in compliance. Conducts compliance audits and checks within the credit union. Suggests policy changes to credit union management that will ensure the credit union's compliance and disseminates information regarding laws and regulations to various credit union departments. Position often requires a bachelor's

degree or extensive knowledge of laws and regulations acquired through training and experience.

Controller - Finance

As defined here, the Controller would not be a senior executive. Top non-executive position in finance. Credit union accounting official responsible for directing the organization's accounting functions. Assigned areas of responsibility may include budgeting, planning, analysis, and interpretation of financial statements and preparation of reports for use by top management. Participates actively with other members of management planning and controlling operations. Position reports to CFO or other senior executive and is typically staffed by person with bachelor's degree and extensive experience and training in all aspects of accounting.

Credit Analyst - Lending

Analyzing sources of financial information, such as financial statements, credit bureau reports and cash flows to determine potential risk and profitability of commercial loans. Manage and make enhancement for the commercial loan applications and documentation processes.

Credit Manager - Lending

Evaluates credit applications and determines ongoing risks associated with commercial and consumer loans.

Cybersecurity Analyst - Information Technology

This position is responsible for ensuring that the Credit Union systems are protected from attacks and unauthorized access by anticipating threats and responding to security breaches when they occur. Perform preventative measures, system monitoring and data analysis to test for security exposures and controls. Install, manage and update security software, such as firewalls and encryptions. Develops and implements cybersecurity best practices, policies and procedures. Conducts risk threat assessments and recommends enhancements to improve security. Analyze, monitor, and evaluate user requests for access and review reports outlining security errors. Conducts compliance audits and evaluates testing of hardware, software, communication, administrative and operational procedures. Typically requires a post-secondary degree and 3 - 5 years of industry experience. May have certifications such as CSSLP, CISSP, CRISC, CISA, etc.

Digital Banking Director - Branch Operations

Oversees strategy for acquiring and updating software and applications required to meet online member service needs. Understands member challenges and needed enhancements.

Digital Banking Manager - Branch Operations

Supervises day to day software and application needs to support member digital services.

Digital Banking Specialist - Branch Operations

Assists marketing, information technology, and other departments in developing, implementing, and tracking digital marketing e-Commerce sales and services. Initiates internet banking system enhancements and upgrades, coordinating with vendors as needed. Typically requires a bachelor's degree in marketing and at least 2 years of technical/digital marketing experience.

Digital Business Analyst - Marketing

Identifies opportunities to improve digital efficiencies and use of digital platforms for member engagement.

Digital Marketing Specialist - Marketing

Handles day to day execution of digital marketing strategies to contribute to sales and growth of the credit union. May manage social media marketing.

Director of Internal Audit - Operations/Risk

Oversees execution and timing of internal audit. Makes recommendations based on audit findings to executive team.

Director of Project Management - Operations

Oversees cross-departmental projects within the credit union or at a branch. Supervises project managers or business analysts in their day to day work.

Estate Administrator - Wealth

This position is responsible for administrative duties and correspondence related to processing of registered products and estate services. Prepare manual tax slips as required for estate accounts. Assist with problem resolution and proper recoding of efforts and adjustments to ensure accuracy of tax slips. Confer with lawyers regarding estate issues. Prepare and submit year-end government reporting for the estate area. Complete daily processing of all registered products and estate services. Balance year-end reports

and forward correspondence as legislation requires. Ensure that any legislative changes are updated on internal communication vehicles.

Executive Assistant/Board Liaison - Executive

Responsible for the delivery of high-quality administrative solutions for CEO, President, Board Chair, Board of Directors and/or Associate Board of Directors. Duties require knowledge of credit union functional areas and their interdependencies and credit union policies and procedures. Position typically staffed by individual with advanced secretarial or administrative assistant training, considerable work experience, and broad knowledge of operations. This employee may be called the board liaison when referring duties in supporting the board and governance function.

Executive Vice President - Executive

Responsible for assisting the credit union president/CEO/manager in the overall management of the credit union. NOTE: Use the EVP title for a member of the senior executive team who reports directly to the CEO, but who does not hold one of the other executive titles included in this survey. For example, a CFO/EVP salary should be reported under the CFO job title and not the EVP title. A CAO should be reported under the Chief Administrative Officer job title and not the EVP title.

Facilities Maintenance Worker - Branch Operations

Performs a variety of maintenance duties, including minor repairs and general custodial work. Operates industrial cleaning equipment. Position typically requires 0-6 months general experience.

Facilities Manager - Branch Operations

Manages the maintenance, remodeling, new construction, heating and cooling functions of the credit union. May also manage mailroom and occasionally manages purchasing. Works with executive management on any major design changes. Position typically staffed by an individual with an associate's degree or equivalent and 6-8 years facility supervisory experience.

Financial Analyst - Finance

Performs analyses of subjects such as rate of return, depreciation, investments, and financial and expense performance comparisons. Compiles or prepares reports, graphs and charts of data developed. May prepares forecasts and analyzes trends in sales, finance, general business conditions, etc. Assists in the development of credit union

financial policies and conducts special studies. Position typically staffed by individuals with bachelor's degree in finance and 3-5 years experience.

Financial Planner - Wealth

This position provides similar services as the Investment Specialist but differs in that it typically serves clients with more complex financial planning needs, with a primary focus on high-value clients (clients with an investment portfolio of >\$100K), and holds an insurance license. May be an employee of the credit union or one of its subsidiaries (e.g. insurance or investment services). Differs from 1210 - Investment Specialist in the size of portfolios handled. Proactively develops and manages a portfolio of high-value member relationships (members with portfolio >\$100K); assesses and anticipates individual member needs to maximize member relationships; develops a portfolio and contact management plan; conducts regular portfolio reviews with the member. Conducts interviews with members to clarify financial goals and objectives in the short term and long term. Completes comprehensive financial analysis to develop investment strategies for members and provides comprehensive financial plans and financial advice on wealth management, insurance, tax planning, investment and retirement planning, and estate planning. Engages in proactive sales and business development activities including follow-up, direct marketing, and professional contact with prospects; maintains close working partnerships with other areas of the credit union; liaises with branches, insurance services, and investment product suppliers. Provides coaching and direction to more junior investment staff. Holds Mutual Funds license, Certified Financial Planner (CFP) designation and insurance license.

Financial Services Officer I - Lending

This position is responsible for developing member relationships, and servicing both their lending and deposit needs, which may include investments. This position has responsibility for the active promotion and sale of both lending and deposit products, and its lending authority is restricted to products such as lines of credit, credit card approvals and RRSP loans. Develops member relationships, promotes and completes the sale of a range of deposit and investment products for assigned portfolio by identifying and pursuing opportunities within existing portfolio or through referrals. Interviews loan and mortgage applicants, analyzes financial information, assesses credit worthiness, and makes recommendations to senior staff regarding loan approval or decline. May authorize lines of credit and other small lending amounts. May be registered as a mutual funds sales representative.

Financial Services Officer II - Lending

This position is responsible for developing member relationships, and servicing both their lending and deposit needs, which may include investments. This position has full lending authority and can service more complex member needs, and has responsibility for the active promotion and sale of deposit products. Develops member relationships, promotes and completes the sale for the full range of deposit and investment products for assigned portfolio by identifying and pursuing opportunities within existing portfolio or through referrals. Grants mortgages, retail loans, and other loans such as lines of credit and overdrafts, within approved lending limits. May be registered as a mutual funds representative.

Fraud & Compliance Administrator - Operations/Risk

This position provides administrative and operational support to the corporate team. Maintains and updates the Anti-Money Laundering (AML) watch list. Files all prescribed reports to FINTRAC. Handles all incoming requirements and production orders related to compliance. Reviews the monthly task packages and provide feedback. Maintains and assists with updating the procedural manual and implementing policies and processes related to branch compliance. Typically possesses a high school diploma and at least 1-2 years experience in the financial services sector.

Helpdesk Manager - Information Technology

Oversees the activities of the helpdesk. Studies systems needs and trains end users on software and hardware use. May install new software/hardware for user groups.

Helpdesk Specialist - Information Technology

Supports computer users to handle software, hardware and peripheral device problems. Studies systems needs and trains end users on software and hardware use. May install new software/hardware for user groups.

HR/L&D Director - HR/L&D

Oversees the human resources and employee training initiatives. Administers policies, ensures compliance, and directs professional and skills training

Human Resources Business Partner - HR/L&D

Provides day-to-day consulting advice to management and employees based on the interpretation of the Credit Unions human resources policies, practices and procedures. Provides support and advice to management on a variety of human resources issues including: compliance, employee/labour relations (e.g., collective agreements, development of individual performance plans), legal, compensation, benefits, pension,

recruitment, related issues and programs. Provides recommended HR plans, policies and process changes/enhancements. In smaller Credit Unions, often designs and delivers HR policies and programs. This job does not have any staff reporting to it. Typically requires a post-secondary degree in Human Resources or related field and broad experience in several HR functions.

Human Resources Coordinator - HR/L&D

NOTE: This may also be Clerk or Assistant. Performs assignments in Human Resources under supervision. May assist in orientation of new employees. May administer pre-employment tests. May advise employees on eligibility for insurance, hospitalization, amounts of coverage and claims procedures. May maintain benefits records and prepares documents necessary for implementing benefit coverage. May maintain employment records; may compile and prepare reports on employment, training, wage, and salaries; and may send out reference requests for new applicants.

Human Resources Generalist - HR/L&D

NOTE: This may also be Human Resources Clerk or Assistant Manager of Human Resources. Administers a portion of the organization's Human Resources programs under minimal supervision. Often supervises lower level Human Resources personnel. Conducts research and makes recommendations to management for program revision/development. Develops and implements programs in assigned area of responsibility. Position typically staffed by individuals with a bachelor's degree or equivalent and experience in most areas of Human Resources Administration.

Human Resources Manager - HR/L&D

NOTE: As defined here, the HR Manager would not be a senior executive. Recruits, screens and recommends candidates for exempt and non-exempt positions. Participates in the administration of programs within guidelines established by senior management. Designs and implements selected HR programs about training, safety, employee recreation, etc. Conducts research studies on new or existing HR or labor relations programs. Position typically reports to a member of the executive team and is staffed by individuals with a bachelor's degree or equivalent and 5 plus years of progressively responsible HR experience.

Indirect Loan Officer - Lending

NOTE: These employees may also approve some direct loans as part of their job, but if direct lending makes up the majority of their lending activity, they should be listed as a Loan Officer. Approves the underwriting of loans issued through vehicle dealers or other

retail vendors in accordance with credit union underwriting standards. Assembles and verifies accuracy of loan documents. Checks documents for proper descriptions and signatures. Maintains relationships with vehicle dealers or other retail vendors. May also provide information to members regarding loan terms and policies. Typically reports to a Lending Manager.

Information Systems Analyst - Information Technology

Provides analysis, recommendation, installation and analysis for a fully integrated hardware/software environment. May provide work direction to lower level department staff. Supports mainframe and network platforms. Position typically staffed by individuals with substantial software/hardware experience.

Internal Auditor - Operations/Risk

Independently audits accounting and statistical data. Verifies accuracy and ensures compliance with plans, policies and procedures prescribed by management. Prepares reports on the results of audits, providing recommendations for improvements. May report to an Audit or Supervisory Committee of the Board. Position typically staffed by individuals with bachelor's degree or equivalent with 2-5 years experience.

Investment Assistant - Wealth

This position provides administrative support to the Wealth Management team and members and deals with routine investment transactions, referring clients with more complex needs to an Investment Specialist or Financial Planner. Requires a basic understanding of investments and financial planning and may require a Mutual Funds license. Provides administrative and member service support for the Wealth Management team such as maintaining appointment systems, preparing member information packages, preparing and distributing member communication packages, coordinating member seminars, maintaining tracking, record-keeping and file systems, and preparation of correspondence. Services the financial product/service needs of Wealth Management members by carrying out activities such as opening product accounts, renewing term deposits, and initiating mutual fund purchases. Processes all administrative and transactional processing, which may include: opening, closing, and changing accounts related to registered and non-registered products, mutual fund transactions, basic estates processing activities, RRSP loans and term deposits. Develops and maintains a thorough knowledge of applicable credit union policies, products, services and government legislation, particularly as it pertains to tax-deferred plans, estates, investments, mutual funds and account opening, closing, and maintenance.

Investment Specialist - Wealth

Located in-branch or services from a central location, this position provides advice, direct sales, and ongoing service to members on a full range of investment products; proactively manages a portfolio of members to increase business retention and share of wallet, and provides advice on investment and tax planning. The Investment Specialist holds a Certified Financial Planner (CFP) designation and provides a full range of proactive financial planning services, which may include insurance sales.

Proactively develops and manages a portfolio of member relationships; assesses and anticipates individual member needs to maximize member relationships; develops a portfolio and contact management plan; conducts regular portfolio reviews with the member. Conducts interviews with members to clarify financial goals and objectives in the short and long term. Completes financial analysis to develop investment strategies for members and provides financial advice on wealth management, insurance, tax planning, investment and retirement planning, and estate planning; refers members with complex financial planning needs to the Financial Planner. Engages in proactive sales and business development activities including follow-up, direct marketing, and professional contact with prospects; maintains close working partnerships with other areas of the credit unions; liaises with branches, insurance services, and investment product suppliers. Facilitates referrals and the follow-up for financial services not directly sold or delivered by this role; actively refers business opportunities to appropriate operational areas. Holds Mutual funds license and CFP designation; may hold an insurance license.

IT Manager - Information Technology

NOTE: Senior executives responsible for Information Systems would not have their salary reported here, even if their job title was Information Technology Manager. The salary of the top IS executive would be reported as the Chief Information Officer. Supervises Information System personnel. Duties include researching the market for new hardware, software, and office automation products, recommending purchases, and coordinating installation. Position is typically staffed by individuals with a bachelor's degree or equivalent and progressively responsible Information Technology experience, including supervisory/project manager capacity.

IT Programmer - Information Technology

Assists in the development, testing and maintenance of operating systems software. Work performed under direct supervision. Codes, debugs, installs and documents programs.

Lead Teller - Branch Operations

Organizes and directs the daily operations of tellers. Processes member transactions, including receiving and disbursing funds, and posting deposits, loan payments and withdrawals as needed. May supervise tellers in the daily balancing of cash, money orders, traveler checks, and certified drafts as needed. May participate or lead training of new tellers. This person may recommend hiring or firing of tellers.

Legal Counsel - Operations/Risk

Provides guidance and legal advice on contracts, areas of risk, and other legal matters.

Loan Interviewer - Lending

This position provides lending services restricted to products such as lines of credit, credit card approvals, and RRSP loans and is differentiated from Financial Services Officer in that this position has little or no assigned lending limits and makes recommendations to more senior lending staff regarding approval of larger loans. This role has no responsibility for the active promotion or sale of deposit or investment products. Interviews members to identify lending needs; collects and compiles information relating to member loan applications and completes loan documentation; makes recommendations concerning loan applications based on established lending principles. May authorize lines of credit and other small lending amounts. Responds to members' enquiries on lending services offered by providing information on the features of each product and service; resolve routine member problems and concerns with mortgage renewals, personal loans, lines of credit, and other lending services; promote credit union deposit and lending products and services.

Follows up on delinquent accounts as directed by senior lending staff according to established collections policies; refers unresolved situations to senior staff for further action. Performs routine loan audits as directed; reviews system-generated loan reports identifies further action required to address problem areas, and initiates action in accordance with established procedures.

Loan Officer - Lending

NOTE: These employees may also buy or approve indirect loans as part of their job, but if indirect lending makes up the majority of their lending activity, they should be listed as an Indirect Loan Officer. Approves loans in accordance with credit union underwriting standards. Assembles and verifies accuracy of loan documents. Checks documents for proper descriptions, closing dates and signatures. Usually answers inquiries from members and potential borrowers. May also provide advice and information to brokers regarding loan terms and policies.

Loan Processor - Lending

This position processes loan applications and related loan documentation and is differentiated from Loan Officer in that this position does not receive, nor make recommendations on member applications for loans, mortgages, or lines of credit. May also perform a variety of branch clerical functions. Processes loan applications and related loan documentation; posts loan entries; updates and initiates the generation of a variety of loan reports.

Loan Underwriter - Lending

Reviews selected loan applications, such as loans underwritten for re-sale on a secondary basis. Calculates and recommends loan rate structures, values and risks.

Mail Clerk - Branch Operations

This position is responsible for handling incoming and outgoing mail and courier shipments. May handle document filing.

Manager, CMF Compliance - Wealth

This centralized position oversees the activities of Mutual Fund Compliance Officers and is responsible for mutual fund compliance activities for the branch network including the development of overall mutual fund compliance procedures and policies. Keeps current with changes in mutual fund regulations and compliance requirements and develops corporate policies and procedures to support mutual fund regulatory requirements; ensures adherence to compliance policies and procedures by branch network. Directs and oversees internal and external compliance audit processes; conducts compliance audits of branch and head office operations; identifies areas of risk and recommends solutions to mitigate risk; tests adequacy of review processes to ensure achievement of compliance objectives. May ensure that mutual fund and insurance licenses are renewed, transferred, or terminated and that staff licenses are maintained on time. Identifies knowledge and training gaps; recommends and implements training initiatives to ensure branch compliance officers and registered sales representatives are proficient with regulatory and administrative standards. Guides the marketing department to ensure compliance of marketing materials. Provides supervision and guidance to administrative or analytical staff.

Marketing Director/VP of Marketing - Marketing

As defined here, the VP of Marketing or Marketing Director would not be a senior executive. Top non-executive management level position in marketing. Manages and provides day-to-day coordination of the credit union's marketing in accordance with established policies

and procedures. Supervises marketing staff. Develops, recommends and implements marketing concepts for the credit union; supervises market research; provides guidance when adding or revising services; and directs advertising, public relations, and business development.

Marketing Manager - Marketing

Manages and provides day-to-day coordination of the credit union's marketing in accordance with established policies and procedures. Supervises marketing staff. Directs advertising, public relations, and business development.

Marketing Research/Data Analyst - Marketing

Under the direction of the Marketing Director/Manager, analyzes information on membership market for existing and new products and services. May conduct research on member attitudes and service use. Tracks promotions. Analyzes member profitability. Typically requires a bachelor's degree in marketing or equivalent and some research experience.

Marketing Support Specialist - Marketing

Works under supervision to implement marketing and communication activities. Monitors marketing goals. Supports branches in daily promotional and communication needs. Works with mailing houses and printers.

Member Service Representative I - Member Experience

Assists members in opening accounts, adding services, making changes to accounts, reconciling checking accounts and resolving problems. Promotes and sells services.

Member Service Representative II - Member Experience

Assists members in opening accounts, adding services, making changes to accounts, reconciling checking accounts and resolving problems. Promotes and sells services. May take loan applications. May conduct cash transactions and sell travelers checks and related cash activities.

Member Service Supervisor - Member Experience

Supervises, organizes and directs the daily operations of Member Service Representatives. Recommends and implements sales policies and procedures. May train new Member Service Representatives. May assume the supervisory duties of a branch in the absence of the Branch Manager or as directed by the Branch Manager.

Mortgage Loan Officer - Lending

Originates mortgage loan applications in compliance with policies and procedures.

Mutual Funds Compliance Officer - Wealth

This position is responsible for performing branch wealth management compliance activities. Ensures the implementation and adherence to mutual funds compliance procedures at a branch; keeps current with changes in mutual funds regulations and compliance requirements and implements related procedures. Reviews daily mutual fund activities including new client accounts and trades and know your client forms; performs other routine audits to ensure regulatory compliance and suitability of trading activity; identifies and addresses compliance deficiencies. Ensures that mutual fund and insurance licenses are renewed, transferred, or terminated and that staff licenses are maintained in a timely manner. Provides coaching and training to branch registered sales representatives on compliance regulations, policies and procedures; updates staff on changes in compliance requirements.

Mutual Funds Specialist - Wealth

This in-branch position provides advice, direct sales, and ongoing service to members on investment products through the branch channel with a primary focus on mutual fund sales. This position does not provide lending services. Represents a range of credit union deposits, mutual funds, and ancillary products and services in the best interest of the member. Conducts basic financial analysis to develop investment strategies for members; refers members with complex financial planning needs to the Financial Planner. Actively refers business opportunities to appropriate operational areas. May develop and manage a portfolio of member relationships; assess and anticipate individual member needs to maximize member relationships; conduct regular portfolio reviews with the member. Holds a Mutual Fund license.

Network Administrator - Information Technology

Installs, maintains and monitors of the organization's Local Area Network. Reviews and evaluates vendor products (software and hardware) and telecommunications equipment. Maintains LAN/WAN security and performance. May supervise PC support personnel. Recommends and implements LAN/WAN standards and policies.

Operations Manager - Branch Operations

As defined here, this position is not an executive position. Oversees day to day operations within a branch. Supervises employees and stewards strategic plan under the direction of operations executives.

Payroll Administrator - HR/L&D

Performs routine computations and clerical duties necessary to prepare hourly and/or salaried payrolls. Under supervision: checks payroll data and makes entries for wage accruals daily; reduces gross pay by all authorized and required deductions for net pay and prepares checks; may compile quarterly social security and withholding tax statements, W-2 forms, etc., as required; may maintain vacation and sick leave records.

President/CEO - Executive

Directs the development, implementation and achievement of short and long-range policies, budgets and strategic operating objectives for the organization. Represents the organization to external stakeholders.

Project Manager - Operations

This position plays a proactive role in supporting business-related implementation of technology solutions and strategies. Acting as a liaison between different organizational units the role maintains an open line of communication to best identify business needs and facilitate integrated resolutions. Works collaboratively with business units to identify and recommend product and/or process enhancements to improve efficiencies. Assesses project/business requests by reviewing requirements and specifications, conducting tests, documenting, and ensuring training plans and procedures are aligned with project/business objectives. Demonstrates effective project management skills by collecting, analyzing metrics, and tracking activities to ensure solutions meet requirement fulfillment.

Real Estate Loan Officer - Lending

NOTE: These employees may also approve some consumer loans as part of their job, but if consumer lending makes up the majority of their lending activity, they should be listed as a Loan Officer. Approves or denies real estate loans (first or second mortgage loans and home equity loans of any type) in accordance with credit union underwriting standards. Assembles and verifies accuracy of loan documents. Checks documents for proper descriptions, closing dates and signatures. Usually answers inquiries from members and potential borrowers. May also provide advice and information to brokers regarding loan terms and policies.

Receptionist - Branch Operations

Provides reception and general administration services to branch or departmental staff. Receives and refers incoming telephone calls to individual staff members and

departments. Greets visitors, responds to enquiries on basic credit union products and services, identifies additional information needs, and directs members to appropriate areas of the branch for further assistance; books appointments. Produces routine documents including letters, standard branch documents, and basic reports, using computer applications. Provides a variety of routine office administrative support services such as maintaining filing systems and opening and sorting incoming mail. Performs a limited range of MSR duties for members.

Recruitment Officer - HR/L&D

This position provides recruitment, attraction, selection, recommendation and acquisition of full and part-time candidates on behalf of the Credit Union. Collects and assesses the skills required for the role, develops and conducts testing, screens resumes, ranks eligible candidates and conducts reference checks. Advertises jobs, posting same internally and externally (including internet and print media) and may include third-party recruiting agencies. Attends employment fairs, and on-campus educational institutions. May manage new employee orientation process. May be responsible for exit interviews. Typically requires a post-secondary degree in Human Resources or a related field and 2-4 years of experience.

Regional Branch Manager - Branch Operations

Responsible for the operations of multiple branches. Directs branch managers in the execution of their responsibility. Develops and administers branch operational policies. This position reports to the CEO.

Risk Management Manager - Operations/Risk

This position manages enterprise risk programs and policies, such as loss prevention and security, to effectively prevent or reduce risk of losses; identifies and recommends areas for improved safeguards. Manages corporate enterprise risk relating to areas such as anti-money laundering/terrorist financing compliance, privacy, and other related legislation; keeps current with and ensures credit union compliance to legislation. Develops and implements risk policies and programs relating to areas such as loss prevention and business continuity. Oversees the monitoring, investigation, and tracking of internal control processes and losses due to fraud, forgery, and theft. Manages relationships with external regulators, such as FINTRAC and service providers. Supervises the work of department staff.

Senior Loan Officer - Lending

Advises and guides loan officers, usually reporting to the lending manager or executive. Participates directly in loan-granting activities, especially for unusual loans or loans outside of standard underwriting. Offers assistance when necessary and provides underwriting guidance to other loan officers.

Senior Loan Processor - Lending

This position processes loan applications and related loan documentation and is differentiated from Loan Officer in that this position does not receive, nor make recommendations on member applications for loans, mortgages, or lines of credit. May also perform a variety of branch clerical functions. Processes loan applications and related loan documentation; posts loan entries; updates and initiates the generation of a variety of loan reports. Verifies member information such as employment; may ensure the completion of selected documentation by obtaining and recording basic member information such as signatures. Maintains daily tracking systems for expiry and renewal dates of insurance, mortgages, and loan-related licences; maintains filing systems of loan materials and records. Processes loan payments; calculates mortgage and loan payments; promotes and cross-sells credit union lending and deposit products and services.

Senior Loan Underwriter - Lending

Reviews selected loan applications, such as loans underwritten for re-sale on a secondary basis. Calculates and recommends loan rate structures, values and risks. May be the person who approves loans written outside policy guidelines.

Senior Marketing Specialist - Marketing

Implements marketing and communication activities. Monitors marketing goals. Supports branches in daily promotional and communication needs. Works with mailing houses and printers. May supervise other employees.

Software Developer - Information Technology

Responsible for coding and testing software to ensure functionality. Troubleshoots, maintains, and improves software.

Support Technician - Information Technology

Coordinates the installation, testing, and implementation of new software, upgrades, and licences; implements all system customizations, monitors and tunes performance of system and ancillary equipment. Liaises with contractors and suppliers to resolve problems and/or to install software upgrades or enhancements. Coordinates maintenance

contracts for all computers and ancillary equipment. Creates, updates, and maintains user documentation for all software applications.

SVP Legal/Compliance - Operations/Risk

As defined here, the SVP Legal/Compliance would not be a senior executive. Top non-executive management level position in risk/compliance. Ensures credit union follows all regulatory guidance and safeguards against legal risks.

System Database Administrator - Information Technology

This position is responsible for ensuring the Credit Unions database(s) are operational, secure, and searchable by building database systems according to the specialized roles and needs of their user(s). Monitor and manage database performance and troubleshoot database problems. Perform tests or modifications to ensure that a database runs and performs correctly. Plan and recommend security measures to safeguard databases and ensure maintenance of security and passwords. Schedules maintenance, and installation of software and upgrades. Store, organize, present and usage and analysis of the company's database management software. Typically require a post-secondary degree and 4 -6 years of industry experience.

Teller I - Branch Operations

Performs member transactions, usually receiving payments, disbursing funds, posting deposits, providing account balances and related activities. May sell travelers checks, cross-sell other services and on occasion open accounts. Must keep accurate records of all transactions.

Teller II - Branch Operations

This position processes cash-related member transactions and basic non-cash-related deposits and services, and is differentiated from Teller I in that this position also provides services related to deposit products such as RRSPs and term deposits. Processes cash-related member transactions such as deposits, withdrawals, loan and utility payments, calculation of foreign exchange, cheque cashing, and other functions normally performed by a Teller I. Recognizes member needs and promotes and provides basic deposit transactional services to members, including the sale of RRSPs and term deposits, referring more complex requests for information and assistance to appropriate branch staff. Processes member requests such as new member account opening and closures, cheque orders, and account information.

Teller Supervisor - Branch Operations

Responsible for the supervision of teller area. Performs all teller functions as well as solving problems and helping with complex work-related matters. Guides and advises tellers in the efficient handling of member needs. This person conducts performance evaluations and hires and fires tellers.

Top Investment/Wealth Manager - Wealth

Reporting to the General Manager/ CEO, this position provides strategic leadership to the wealth management function of the credit union. Monitors and reviews the investment team's portfolio growth/mix to ensure the use of appropriate product solutions for the member. Leads all aspects of the promotion, sale and delivery of wealth management products and services; recommends new wealth management products and services and service partnerships to ensure the credit union remains competitive. Ensures organizational adherence to policy, compliance, privacy, applicable government regulations and laws, and takes corrective action. Ensures integration of efforts among branch sales and service, related credit union subsidiaries and all distribution points as it relates to mutual funds and other wealth management products. Responsible for the development, implementation and monitoring of investment services strategies. Provides leadership and supervision to investment professionals. Works with departments to create new, and cultivate existing, member relationships. Coordinates broker dealer relationship and keeps abreast of competitor, industry and regulatory trends. Typically requires a bachelor's degree in business or related, FINRA series 7 and 66, appropriate life and health insurance designation, and at least 8 years of financial experience.

Training Specialist - HR/L&D

Administers, organizes and conducts employee training programs. May assist in the development of new programs. Monitors training results and maintains records of training attendance to determine program effectiveness.

Treasury Analyst - Finance

This position supports the credit union's treasury functions by executing day-to-day cash forecasting processes, investing activities and treasury reporting. Analyses daily cash flow activities including cash forecasting/modeling, balance reporting, and payment processing; reviews outcomes of the asset-liability and funds transfer process.

Treasury Officer/Manager - Finance

Oversees the credit union's treasury functions. implements and monitors treasury strategies and policies including liquidity investment and lending, asset liability management, derivatives, and foreign exchange.

VP Finance & Accounting - Finance

As a Senior level officer, analyze financial information and prepare financial reconciliations and reports to determine or maintain record of assets, liabilities, profit and loss, or other financial activities. Maintain internal controls over financial reporting. Expertise in accounting, budgeting, asset-liability management, financial reporting, and regulatory compliance. Skilled at translating financial data into clear, actionable insights. Provides strategic insight to the executive team.

VP Learning & Development/Organizational Development - HR/L&D

Top training position. Directs the development, implementation and coordination of policies and programs covering employee orientation and training, and organizational development.

VP of Business Development - Marketing

Directs the management team in the development of business opportunities in order to assess potential markets and develop products and services to meet member needs.

VP of Human Resources - HR/L&D

Top human resources position not within the executive team. Directs the development, implementation and coordination of policies and programs covering employment, placement, employee relations, compensation, safety and health, benefits and employee services.

VP of Information Technology - Information Technology

Supervises Information System personnel. Oversees the preparation, training and internal support for internal computing systems. Consults with other IT personnel to maximize software/hardware tool utilization and efficiency. Position is typically staffed by individuals with a bachelor's degree or equivalent and progressively responsible Information Technology experience, including supervisory/project manager capacity.

VP of Lending - Lending

As defined here, the VP of Lending would not be a senior executive. Top non-executive management level position in lending. Manages and provides day-to-day coordination of the credit union's loan operations in accordance with established systems and procedures. Supervises lending staff involved in sales (lending officers), loan operations, or both. Develops, recommends and implements lending policies as approved by senior management or the Board.

VP of Member Experience - Member Experience

Responsible for growing credit union membership and providing effective member sales and service through the credit union's branch offices, call centers, and electronic channels. Develops, implements, and assesses member services strategy.

VP of Operations/Chief Operations Officer - Operations

Directs and coordinates the operational activities of the organization in accordance with policies, goals and objectives established by the Chief Executive Officer and the Board of Directors. Seeks to improve efficiency in managing operations and ensure compliance.

Wealth Management Specialist - Wealth

Implements and supports services to select employee groups (SEGs) within credit union policy guidelines. Position reports to a Business Development, Marketing, or other appropriate manager. Position typically requires sales skills, a general knowledge of credit union operations and detailed knowledge of credit union services.

Wealth Manager - Wealth

This position is responsible for providing support to the Wealth Management team to achieve net sales and revenue targets and for ensuring for all reporting and compliance functions within the department. Leads and manages a team of advisory support wealth management assistants and registered investment representatives. Monitors and analyzes advisor practices and performance on a monthly and annual basis. Acts as a subject matter expert and resource, and monitors regulatory changes and industry developments. Coordinates, develops and conducts individual and group training, and provides regular front-line coaching. Researches and develops a focus list that meets the investment and sales strategies of the Credit Union. Assists in the execution of investor sales strategies. Collaborates with marketing to develop regular communiques for members and prospective members. Typically requires a post-secondary degree, successful completion of the CSC and licensed as either a MFDA or IIROC advisor. A recognized professional financial planning designation is desirable (CFP preferred).

Web Designer - Marketing

Works under supervision to implement marketing and communication activities through website design. Supports branches in daily promotional and communication needs.