ST. JOHN'S CREDIT UNION LTD.

# POST DESCRIPTION

**JOB TITLE:** LOANS OFFICER

**DEPARTMENT:** CREDIT DEPARTMENT

**REPORTS TO:** CHIEF COMMERCIAL OFFICER/CHIEF EXECUTIVE OFFICER

**EMPLOYMENT TYPE:** FULL-TIME

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## ABOUT ST. JOHN'S CREDIT UNION

St. John's Credit Union Ltd. is committed to providing exceptional financial services to our members while maintaining the highest standards of integrity, transparency, and community service. We foster a collaborative work environment that values professional development and ethical practices.

## SUMMARY

The Loans Officer is responsible for developing and growing a high-quality loan portfolio through proactive business development, relationship management, sound credit assessment, and exceptional member service. The incumbent identifies lending opportunities, markets the Credit Union's products and services, conducts comprehensive financial analysis, and recommends appropriate lending solutions while maintaining prudent credit risk standards and regulatory compliance. The role is expected to contribute directly to the Credit Union's strategic growth, member acquisition, loan portfolio quality, and overall profitability.

## EDUCATION AND EXPERIENCE:

**Required:**

- Bachelor's Degree in Finance, Business Administration, Economics, Accounting or a related discipline.
- Minimum three (3) years' experience in lending, credit analysis or commercial banking.
- Demonstrated experience in sales, relationship management, and business development.
- Strong understanding of consumer, mortgage and SME lending.
- Knowledge of SME financial analysis, cash flow assessment and business loan structuring will be a strong asset.

- Experience achieving lending targets and portfolio growth will be an advantage.
- Fluency in Spanish will be an asset.

**MAJOR DUTIES AND RESPONSIBILITIES**

***Business Development***

- Proactively identify and develop new lending opportunities through networking, referrals and community outreach.
- Build and maintain strong relationships with existing and prospective members.
- Cross-sell other Credit Union products and services.
- Develop strategies to increase loan portfolio growth while maintaining portfolio quality.
- Conduct regular calls and visits to businesses and members to identify financing opportunities.
- Participate in marketing campaigns, community events and financial education sessions.

***Credit Assessment and Portfolio Management***

- Develop a working knowledge of the Credit Union's Lending Policy.
- Meet with loan applicants to identify their needs, financial eligibility and obtain information for loan applications.
- Process and complete loan applications.
- Conduct comprehensive financial analysis of consumer and commercial borrowers.
- Analyze business financial statements, cash flows and repayment capacity.
- Structure appropriate lending solutions based on member needs.
- Present complex lending recommendations to the Credit Committee.
- Monitor loan portfolios and follow up on delinquent accounts as necessary, proactively managing delinquency.
- Monitor and update member accounts as needed.
- Collaborate with the Legal Technician to process all legal work pertaining to mortgages and resolve any concerns of a legal nature.
- Conduct or coordinate site inspections at each phase of construction loans prior to authorizing the corresponding disbursement, and ensure a final inspection is completed before release of the last disbursement.
- Any other related duties that may be assigned by the Loans Manager from time to time.

***Sales and Performance Targets***

- Meet monthly and annual lending targets.
- Grow the assigned loan portfolio.
- Increase member penetration through cross-selling.
- Generate new business opportunities.
- Maintain acceptable delinquency ratios.

**SKILLS AND COMPETENCIES**

**Leadership Skills:**

- Strong sales orientation.
- Results driven.
- Relationship builder.
- Negotiation skills.
- Influencing skills.
- Networking ability.
- Commercial acumen.
- Strategic thinker.
- Sound judgement.
- Accountability.
- Able to assess risk and make sound lending decisions.
- Demonstrates ethical behaviour and takes responsibility for actions.
- Builds trust and long-term relationships with members.
- Efficiently manages workload and deadlines.
- Works well with the Credit Committee, supervisors, and other departments.

**Technical Skills:**

- Consumer Lending.
- Mortgage Lending.
- SME Lending.
- Business Financial Analysis.
- Cash Flow Analysis.
- Credit Risk Assessment.
- Financial Statement Analysis.
- Relationship Management.
- Sales and Business Development.
- Loan Structuring.
- Credit Presentation Writing.

- Portfolio Management.
- Ability to calculate interest rates, amortization, and repayment schedules.
- Skilled in reviewing and verifying supporting documents for accuracy and completeness.

**Communication Skills:**

- Effectively addresses member concerns and explains loan terms clearly.
- Able to negotiate repayment terms and loan structures where applicable.
- Prepares clear and concise loan reports, memos, and recommendations.
- Understands member needs and provides appropriate solutions.
- Communicates professionally via email, phone, and in-person interactions.

**Personal Attributes:**

- Passionate about serving members.
- Highly motivated and self-driven.
- Strong networking and relationship-building skills.
- Entrepreneurial mindset.
- Commercial awareness.
- Excellent negotiation skills.
- Results-oriented.
- Able to work independently while collaborating effectively.
- High integrity and professionalism.
- Pays attention to accuracy in documentation.
- Maintains confidentiality and upholds organizational standards.
- Able to work in a dynamic environment with changing demands.
- Takes initiative and works with minimal supervision.

**Deadline:** Friday, August 7, 2026

Submit application letter, CV, and 2 professional references, a valid copy of social security card and a valid copy of police record with subject "Application for Loans Officer Vacancy" to:

Email: vacancies@sjcu.com.bz