

Position: Credit Analyst

Location: Open to Multiple Stride Credit Union Locations

Posting #: 2025-23

What's the Opportunity?

The Credit Analyst is responsible for assisting with evaluating the effectiveness of branch lending activities and recommending initiatives to improve lending portfolios and risk management adherence.

What you'll get to do:

- Prepare and approve credit applications within approved lending limits and presenting credit applications to appropriate individuals or committees when application exceeds lending authority
- Monitor branch lending activities to maximize portfolio performance including ensuring credit granting is objectively evaluated, documented, and secured, as well as compliant with all relevant policy and procedure, legislation, and program requirements
- Review loan applications and related documents for new loans, renewals, loan payment skips and substitutions of security, etc. as required based on policy and lending limits
- Work with managers to address member challenges and facility improvements to member's financial well-being.
- Provide recommendations on credit policy and procedure amendments and/or additions/deletions as required
- Provide support for credit recovery, delinquency management, and overdraft management
- Participate in continuous process improvement within both credit and collections areas

Who we are looking for:

- 4-6 years of lending or credit experience, ideally in the Credit Union system
- 2 years post-secondary education, or a combination of education and experience
- Proven ability to problem solve, troubleshoot and make recommendations
- Must be comfortable working on multiple requests with conflicting deadlines in a team environment

We are open to considering candidates who might not have all the qualifications but demonstrate a strong willingness to learn and grow.

Why join Stride Credit Union?

We offer an engaging work environment where creativity and autonomy are valued. You will receive a significant total compensation package including a competitive salary, eligibility for variable compensation and a matched pension plan. You will also receive additional benefits, such as:

- Flexible work options, where available
- Extended health, dental and vision benefits (with 100% employer paid premiums)
- Employee banking benefits (including free chequing accounts, low interest credit card and bonus rates on deposit and lending products)
- Opportunities for professional development and career growth

If this sounds like something you are up for, we want to hear from you! Please submit your Resume and cover letter to <u>careers@stridecu.ca</u>, quoting posting 2025-23. This posting will remain open until end of day **Monday**, **October 20th**.

Stride Credit Union is committed to employing a diverse workforce and encourages all qualified individuals to apply. If you require accommodation related to the materials or activities used throughout the selection process, please let us know. We thank all candidates for their interest, however, only those selected for an interview will be contacted.