

## Work with us!



*Your Home for Financial Wellness*

Mosaik Credit Union Limited is a co-operative, full service, financial institution in beautiful Nova Scotia.

After our successful merger vote, as of January 1st, 2025, our new entity supports the growth and development of 9 branches in 8 communities.

With a focus on community enrichment and financial empowerment, we are more than just a bank. We provide exceptional financial products and offer a wealth of knowledge through our staff and partners, but success is also defined through strong bonds with our membership, our communities and in joining together to enhance the financial skills and understanding of each person who walks through our branch doors. This guidance allows our members to make the best financial decisions for themselves, their families, and their businesses.

At Mosaik, we value the power of diversity, equity, and inclusion within our team and with the relationships we have with our valued members.

Applications from candidates who have been historically disadvantaged and marginalized, including Indigenous peoples, black, racialized, a person with a disability, and 2SLGBTQ+ are encouraged to apply.

[strongertogether-cu.ca](https://strongertogether-cu.ca)



We have a **full time, permanent position** available for a **Member Relationship Advisor** with us at our **Chester Basin, Nova Scotia Branch**. Reporting to the Branch Manager, the Member Relationship Advisor is responsible for processing over-the-counter member requests in a highly professional and expedient manner, ensuring the daily balancing of cash and transactions are completed in an accurate and timely manner; presenting and explaining the majority of credit union products and services to members; cross-selling credit union products and services; and assisting members in utilizing these products and services.

## **SPECIFIC ACCOUNTABILITIES**

Member Relations; Delivery of Financial Transactions Services; Sales, Marketing and Promotion; Department/Work Unit/Credit Union Support

- Works within the credit union's sales and service delivery model and standards, provides our extraordinary service to members.
- Achieves the sales and services expectations and objectives as established by the credit union.
- Addresses all members inquiries in a professional, courteous and expedient manner, including inquiries on all branch products and services and identifies opportunities to cross sell or refer sales opportunities to other staff using the Know Your Member system.
- Resolves member problems in an expedient manner by either handling directly or referring to appropriate individual or department; ensures a satisfactory conclusion.
- Advises management of member problems and concerns and refers complex issues to management for prompt resolution.
- Takes action to reconcile discrepancies in member records and accounts within assigned authority levels or by referring the member to the appropriate staff member.
- Maintains strict confidentiality of the member and relative records at all times.
- Greets members and visitors (guests) to the credit union in accordance with the credit union's extraordinary service delivery standards to provide Member experiences unlike anywhere else.
- Provides expedient, accurate and professional services to members by receiving and processing financial transactions including; cashing cheques; deposits and withdrawals; transfers between accounts; utility payments; stop payments orders; holds on accounts; closing accounts; calculating foreign and domestic exchange; certifying cheques; processing loan payments; processing cheque orders; sale of travel insurance, CDN\$ money orders, drafts and other negotiable instruments; collection of applicable transaction fees.
- Balances cash drawer and daily transactions; investigates and resolves out-of-balance conditions within established policy, procedures and timelines.
- Answers member questions regarding the operation of accounts, access to services, account discrepancies, adding or reducing service features on various accounts, and assisting members to make the most effective usage of service offerings.

- Proactively cross sells on the benefits of utilizing other credit union services by answering inquiries; actively informs current and potential members on basic credit union products and new services and products; ascertains member needs and makes referrals on products not sold personally to other staff using the Know Your Member system.
- Schedules appointments for members to meet with lenders and other branch personnel.
- Removes deposits from and balances cash in night depository and / or ATM as assigned.
- Participates in marketing campaigns by promoting products and services to Members either at the counter or on the telephone; prepares promotional and key product/service information for all new and subsequent accounts.
- Proactively alerts Money Laundering Compliance Officer of any suspicious member account activities or irregularities.
- Completes end of day process including: CRA; telpay; balancing of cheques; scan of compliance information; preparation of GL slips; preparation of the mail bag, etc.
- Assists in branch closure and secure procedures including vault door timing and alarms security.
- Processes future dated transactions, as part of the night depository process.
- Orders branch office supplies.
- Maintains spread sheet report of cheques from internal cheque book.
- Processes returned mail.
- Processes member direct requests.
- Completes all internal related filing as requested.
- Responsible for compliance with regulations, by-laws, policies and procedures
- Assists and backs-up other team members and completes other duties as assigned.

## COMPETENCIES, SKILLS AND KNOWLEDGE REQUIREMENTS

To perform the job successfully at 100% competency, the incumbent must demonstrate the following:

- Sales & Service
- Decision making
- Knowledge of policies, procedures and regulatory environment
- Credit Union Products & Services course
- Marketing
- Oral communications skills / professional telephone manner
- Organizational skills
- Sales
- Software proficiency, Microsoft Word, Excel, Outlook (scheduling & e-mail), Horizon Banking, Know Your Member
- Prevention & Detection of Money Laundering Course
- It's a Matter of Privacy Course
- Basic math and accounting
- Adaptability to Change – Applies guidelines or procedures flexibly
- Customer Service Orientation – Builds relationship with member
- Listening, Understanding and Responding – Listens responsively
- Results Orientation - Acts to achieve defined performance standards
- Teamwork and Cooperation – Expresses positive expectations of team
- Strategic Orientation – Aligns current action with strategic goals of the organization

## HIRING QUALIFICATIONS AND EXPERIENCE

The MRA will have successfully completed a high school diploma or GED plus have up to three years' related experience and / or training; or equivalent combination of education and experience.

## EMPLOYEE BENEFITS

We offer an excellent benefit and compensation package including extended medical, employer matched pension plan, staff banking rates, paid vacation and sick time, professional development opportunities, paid STAT holidays and on-site parking.

## WE'D LOVE TO HEAR FROM YOU

If you wish to apply for this position, please forward your cover letter and resume to [careers@mosaikcu.ca](mailto:careers@mosaikcu.ca). **Even if you do not meet all of the above criteria but feel that you'd be a great fit with our team, please apply!**

**Only candidates who have been selected for an interview will be contacted.**