CRESTON & DISTRICT
CREDIT UNION

140 – 11 Avenue North, PO Box 215 Creston BC V0B 1G0 PH: 250-428-5351 FX: 250-428-5302
Website: www.cdcu.com Email Applications to: employmentopportunities@cdcu.com

About Us

Creston & District Credit Union has been serving its members since 1951. We are an independent Credit Union, and we serve the Creston community from one branch. With over 4,500 members, Creston & District Credit Union is committed to the well-being of the community it serves and has a member-first philosophy.

The Opportunity

Drive the economic heartbeat of the Creston Valley by empowering local businesses to expand, innovate, and thrive.

We are seeking a community-minded, analytically sharp **Commercial Account Manager** to manage and grow a diverse commercial credit portfolio within our vibrant service region of over 10,000 residents. Managing small-to-medium enterprise (SME) loan sizes **up to $2.5 million**, you will act as a vital financial partner to businesses driving our local economy—from retail storefronts on Canyon Street to major regional manufacturing and timber operations.

Job Overview

- **Position Type**: Full-Time, Permanent
- **Work Arrangement**: Fully In-Office (Creston, BC branch)
- **Salary Range**: $80,000 – $95,000 per year (negotiable, depending on experience)
- **Portfolio Scope**: Commercial loan sizes up to $2.5M
- **Core Banking Platform**: CGI
- **Key Sectors**: Commercial Real Estate, Retail, Accommodation/Hospitality, Manufacturing, and Timber/Forestry

Key Responsibilities

Sector-Specific Credit Review & Underwriting

- **Conduct rigorous credit reviews** for new and existing SME loan packages up to $2.5 million, utilizing commercial mortgages, equipment financing, operating lines, and term loans.
- **Evaluate corporate financial health** across diverse sectors, including analyzing seasonal cash flows for the accommodation industry and asset depreciation for manufacturing and timber operations.
- **Author thorough credit applications** and present risk-mitigated loan recommendations to the CEO and/or Credit Committee within pre-determined credit limits.
- **Ensure strict compliance** with internal credit policies, anti-money laundering (AML) screening, and Canadian financial regulations.

Proactive Risk & Delinquency Management

- **Execute comprehensive annual credit reviews** and ongoing risk assessments to detect early warning signs of credit deterioration or economic stress.
- **Monitor account performance via CGI tools**, analyzing financial trends, verifying covenant compliance, and assessing changes in borrower risk profiles.
- **Manage account delinquencies aggressively**, identifying late payments early, issuing notifications, and conducting targeted collection activities.
- **Develop sustainable workout strategies** for at-risk accounts, restructuring debt facilities or negotiating repayment schedules to minimize loan loss provisions.

Local Relationship Management & On-Site Business Development

- **Manage an existing business portfolio**, serving as a trusted financial advisor to local business owners, entrepreneurs, and operators.
- **Conduct regular job-related travel** across the Creston Valley for hands-on site visits, collateral inspections, and face-to-face annual commercial reviews.
- **Proactively identify new lending opportunities** by building strong networks with local developers, equipment dealers, and business associations.

Portfolio Administration & System Maintenance

- **Utilize the CGI banking platform** daily to process loan disbursements, monitor repayment schedules, and maintain meticulous digital credit files.
- **Coordinate collateralization routines**, ensuring property valuations, heavy equipment/machinery appraisals, security registrations, and PPSA filings are legally perfected before funding.

Job Requirements & Qualifications

Experience & Education

- **Education**: Bachelor’s degree in Finance, Business Administration, Commerce, or a related field.
- **Experience**: Minimum of 3 years of commercial lending, credit analysis, risk management, or business banking experience.
- **Regional Mobility**: Valid BC driver's license and access to a reliable vehicle for local travel related to client site visits and annual updates.
- **Regional Insight**: Strong familiarity with the Kootenay region's economic drivers (specifically timber, tourism/accommodation, and retail) is highly preferred.

Technical Skills & Competencies

- **Advanced Risk & Delinquency Management**: Proven ability to identify credit weaknesses, manage arrears, handle delinquent accounts, and navigate complex debt workouts or restructures.
- **Robust Credit Review Capabilities**: High proficiency in analyzing financial statements, calculating debt service coverage ratios (DSCR), and assessing asset-backed loan collateral.
- **Asset-Backed Lending Expertise**: Mastery of equipment financing structures, lease-versus-buy analysis, depreciation metrics, and residual values for machinery.
- **Banking System Proficiency**: Hands-on experience with CGI core banking software is a significant asset.
- **Local Market Agility**: Deep understanding of the localized challenges and opportunities facing rural and semi-rural businesses.
- **Elite Communication**: Polished interpersonal skills for conducting tough loan restructuring conversations, interviewing borrowers, and pitching to diverse business owners.

What We Offer

- **Competitive Compensation**: $80,000 – $95,000 base salary.
- **Financial Incentives**: Performance-driven profit-sharing plan, activated upon meeting the credit union's minimum profit targets and scaled based on overall team results.
- **Retirement Planning**: Generous retirement savings program featuring up to a **7% company matching contribution**.
- **Full Benefits Package**: Comprehensive extended health, dental, vision, and life insurance plans.
- **Community Impact**: The unique opportunity to directly influence the growth and sustainability of the Creston Valley community.
- **Professional Evolution**: Ongoing support for continuous education, leadership development, and professional financial certifications.

How to Apply

Please submit your resume along with a cover letter detailing your experience working with small-to-medium businesses to employmentopportunities@cdcu.com by **August 15, 2026.**