



## Opportunity Profile

### Director, Commercial Credit, Atlantic Canada

#### Peace Hills Trust, Fredericton Regional Office Location

#### Company

Peace Hills Trust is Canada's largest and oldest First Nations owned federally regulated financial institution and is also Canada's only independent Trust Company. Employing over one hundred people, Peace Hills Trust serves more than 20,000 personal, business and First Nations customers, providing financial services to most regions of Canada through a network of 8 Regional Offices and electronic services.

Peace Hills Trust is wholly owned by the Samson Cree Nation of Maskwacis, Alberta. Its Corporate Office is in Edmonton, Alberta.

#### The Opportunity

A career with Peace Hills Trust is an opportunity to experience the rewards of belonging to a solutions-based financial institution. Our company model promotes direct engagement with the people we serve and encourages our team members to excel while actively growing a well-performing, diverse portfolio. At Peace Hills Trust we remain focused on being the preferred financial partner for Canadian Indigenous communities and at the same time we also target non-Indigenous opportunities to effectively grow our operations and manage credit risk.

The **Director, Commercial Credit** will report directly to the local area Regional Manager. The Director, Commercial Credit will develop and grow a portfolio of commercial banking clients by proactively building on existing relationships and developing new business opportunities with both First Nations and non-Indigenous entities throughout Atlantic Canada, ensuring clients' financing needs are met at the highest level. The Director, Commercial Credit will become a financial partner, a true champion for clients' businesses, committed to delivering flexible business solutions, dedicated business expertise and timely business advice to help clients realize their goals.

The role will provide an opportunity to manage and grow a high-quality portfolio of existing and new Commercial and First Nation relationships for both lending and deposit service opportunities. The role requires skills in business development, leadership and negotiating, building relationships, networking, writing high quality credit submissions, ongoing management of the credit and maintaining our reputation as a company that provides high quality service for our clients and build a career with potential leading into future growth opportunities within the company.

#### OPPORTUNITIES

- Build and develop Peace Hills Trust service offerings throughout Atlantic Canada.
- Cultivate relationships with the goal of achieving awareness, realizing business opportunities, and building long-term viability for the Company.
- Provide customized financing solutions that benefit both the customer and the Company.

## **KEY ACCOUNTABILITIES and RESPONSIBILITIES**

- Source, develop and grow both new and existing relationships with Indigenous and non-Indigenous clients and customers.
- Achieve asset growth and earnings targets for the region.
- Actively network with influencers and key contacts.
- Fully understand all Company products, services, policies, and procedures.
- Maintain communications with both the Regional Office and the Corporate office to ensure continuity in service delivery, and where necessary timely support for clients and customers.
- Develop a realistic and adaptable sales activity plan.
- Liaise with the Regional Manager and Corporate Credit team members to ensure the accuracy of credit and lending related deals.
- Identify, negotiate, and present high quality credit proposals.
- Ensure compliance with Proceeds of Crime (Money Laundering) and Terrorist Financing legislation.
- Manage and maintain client information and files.
- Provide information and reports to the Regional Manager and Corporate Credit as required and collaborate on new opportunities.

## **EDUCATION and EXPERIENCE**

- Ideally post-secondary education in business, economics, finance, or equivalent
- 5+ years in commercial underwriting
- Strong understanding and competency in commercial lending
- Credit skills include assessment of risk, financial analysis, credit structuring, providing sound financial solutions, and preparing the credit application
- Mature communication and interpersonal skills
- Direct experience with First Nations would be an asset
- Proven sales, prospecting, and client development skills

## **QUALITIES and ATTRIBUTES**

- Respectful and professional
- Mature business and financial acumen
- Ability to prospect and develop a “book of business”
- Resourceful, intuitive, and entrepreneurial
- Ability to work independently
- Capacity to assess financial and credit risk
- Analytical & financial analysis skills
- Effective attention to detail and a high degree of accuracy
- High level of integrity and accountability
- Ability to travel



**To be considered for this exciting opportunity, please forward your resume to, or download your resume via link:**

Human Resources

Phone: 780.421.1606

Email: [human.resources@peacehills.com](mailto:human.resources@peacehills.com)

We appreciate the interest of all applicants, however only those selected for consideration will be contacted.

**Deadline Date: May 3, 2024**