

## YOU GIVE credit **WHERE IT'S** due.

### SENIOR MANAGER – LENDING SERVICES, BRIDGEWATER BANK, CALGARY AB

When you play Monopoly, you're always the Banker – and why wouldn't you be? Your unshakable ethics and respect for the rules make you trusted among everyone who knows you. You work just as hard honing your management skills as your business knowledge, because you understand how important it is to lead with integrity. You get things done right and aren't afraid to get input from your team along the way, or roll up your sleeves to lend a hand. We love that about you.

#### What moves you

- You're a stickler for detail and documentation. Sweating the details is what you do best!
- You're a natural networker, building business relationships with ease and quickly establishing trust.
- You never stop learning. Embracing new concepts is part of your DNA.
- You're an all-star coach when it comes to building and mentoring a strong, collaborative and diverse team.
- You're a Swiss vault when it comes to confidentiality.
- You're a natural mentor and all-star coach who enjoys collaborating with other people. Bringing out the best in others, brings out the best in you.

#### What you'll do

- Report to the Director, Risk Management.
- Management of the bank's credit portfolio, ensuring adherence to Credit and Lending procedures and guidelines.
- Ensure sound underwriting practices are being followed to maximize business opportunities and minimize risk to the bank.
- Build strong relationships with broker channels and work closely with the mortgage sales channel.
- Manage workflow, personnel and process requirements to ensure efficient operations.
- Develop, implement and manage training as required.
- Ensure sound management practices are in place with Insurers, i.e: Genworth & CMHC.
- Keep the bank's underwriting procedures and guidelines aligned with current market trends and standards.
- Maintain acceptable approval and decline ratios.
- Evaluate escalated mortgage applications and request additional information as needed.
- Seek effective ways to streamline operations to reduce costs and improve quality of services.
- Ensure accuracy and promptness in underwriting files, with all financial conditions met.
- Conduct internal post review processes.
- Prepare the initial draft of quarterly board reports covering residential mortgage underwriting, portfolio volumes, decline/approval ratios, property valuations and industry trends.

#### What you've done

- You have a post-secondary degree in business commerce.
- You're no newbie; you have at least 10 years of experience in a management and/or leadership role, and a minimum 10 years of lending-institution experience, with emphasis on retail lending.
- You have a firm grasp of small business and commercial lending.
- You're a whiz with Microsoft Office and Filogix, and adapt easily to new systems.
- You have a proven ability to produce high-quality results within tight timelines.
- You know the Canadian financial regulatory environment like your own reflection.
- You have strong knowledge of underwriting processes and procedures, as well as risk-management parameters.
- You know the 5 Cs of credit: character, credit, collateral, capacity and capital (but you didn't need us to tell you that!).
- You understand Internal and Mortgage Insurers procedures and guidelines.
- You're a multi-tasking dynamo who excels in a deadline-driven environment.

If this is you, we want to see you. And you want to see us.

Apply today: [careers@bridgewaterbank.ca](mailto:careers@bridgewaterbank.ca)