



Employment Opportunity

GMCU is a regional member-owned credit union based in the Goulburn Valley, with its main office located in Shepparton, Victoria. GMCU is for purpose, not profit. We are here to make life better for our members and communities that aims to “Unleash Your Possible” and helping them realise their dreams. We are here to serve them, to genuinely get to know them and seek to support them with financial services and products that meet their needs.

Credit Lead - Permanent part time (23 hours per week).

About the Role

Reporting to Head of Credit, the Credit Lead plays a key role in the day-to-day operations of the credit team. This role supports in the development of sound credit management policies, maintenance of GMCU's credit-related procedures, review and approval of escalated loan applications, day-to-day management of arrears and delinquency activity across the organisation and includes coaching and mentoring of employees in the application of GMCU's credit-related policies and procedures.

Key responsibilities include, but not limited to

- Ensure that operational procedures relevant to credit approvals and management (including arrears management) are in place, compliant and adhered to, and recommending or making changes to these procedures as appropriate.
- Support the identification, development and delivery of learning and development activities for lending staff relating to credit approvals and management.
- Support the management of arrears and delinquencies to remain within credit risk thresholds where required and in accordance with policy and procedures.
- Support the development of recommendations regarding changes to the design and distribution of GMCU's products and services (including payments systems) as part of the senior management projects steering committee).
- Act as a contact point for GMCU's credit-related suppliers, for example conveyancers, valuers and solicitors.

About You

- Demonstrable commitment to purpose-led service delivery and GMCU's Values of Integrity, Responsible, Progressive and Excellence.
- Existing ASIC Tier 2 Certificate and ability to gain certificate within three months of appointment.
- Extensive knowledge of the regulatory environment as it relates to the provision of credit within the credit union context.
- Strong leadership skills with the ability to drive individual and team development including employee engagement, mentoring, coaching, capability uplift and continuous improvement.
- High Level of attention to detail
- Excellent communication (written and verbal) and interpersonal skills and an ability to interact with diverse range of internal and external stakeholders.
- Demonstrated commitment to the delivery of efficient high quality member services.
- Demonstrated problem-solving skills, including the ability to exercise sound judgement, discretion and confidentiality.
- Advanced computer literacy
- The ability to successfully meet GMCU's pre-employment screening requirements.

For further information, please contact Justin Bice – Chief Sales & Service Officer on 0427 909 061

Applications Close Friday, 10th May 2024

Applications must include a cover letter addressing the Key Selection Criteria (as outlined in “About you”) and a current resume and are to be emailed to recruitment@gmcu.com.au