At Coast Capital, we're not dreaming about a better future, we're building one.

As a member-owned cooperative, we're helping our members with their real goals and real challenges so they can live the real life they want. It's what we've been doing for over 80 years, and it's why today we stand almost 600,000 members strong. Plus, we invest 10% of our budgeted profits back into our community – almost $90 million since 2000 alone – because when our members do well, we believe our communities should do well too.

Associate, Commercial Real Estate

Oct 11, 2025

Location(s): Victoria, Admin - Douglas St

Job Type: Full Time Regular

myWork Program: Hybrid

Starting Salary Range: $64,700.00 - $77,600.00

Background Screening Requirement:

- Enhanced Criminal Record Check
- Credit Check
- Identity Verification
- Employment Verification
- References

Overview:

Reporting to the Director, Commercial Real Estate, the Associate supports an assigned team of Relationship Managers in the Commercial Real Estate team in the preparation, execution and fulfillment of everyday banking products/solutions, including simple cash management products and the preparation of financial analysis and credit requests, including annual reviews of credit facilities. Focus of the role is to support deposit gathering, risk and general account management of the commercial portfolio. The position will be exposed to varying deal complexity and sophisticated portfolio of members where the incumbent will be a key contact to commercial members to ensure smooth delivery of our services.

Individual Key Contributions/Responsibilities:

- Plan, organize and complete assigned tasks such that all tasks are completed in a timely manner and to quality standards, while at all times maintaining a high level of customer service.

- Process customer's requests accurately and within specified timeframes, in accordance with Credit Union Policies & Procedures and applicable legislative/regulatory requirements, to effectively and efficiently support and sustain exemplary customer sales, service and non-credit fulfillment.
- Provide proactive, friendly, courteous, knowledgeable and professional customer service, identifying opportunities and initiating qualified referrals to others including Retail or Commercial business Lines to add value to the customer relationship. Take ownership of customer satisfaction by thoroughly identifying their needs, gathering information and handling any problems/issues tactfully and effectively.
- Prepare everyday banking (including account opening documentation), lending (non-security) and investment product documentation in a courteous and knowledgeable manner in accordance with established standards and legislative/regulatory requirements.
- Provide service support for basic Cash Management products, referring to specialists in cash management as needed.
- Assist in the preparation of credit applications, collection and assimilation of information necessary to make credit decisions. Conduct initial financial analysis before consulting with Relationship Managers to assess borrower, industry and facility risk.
- Generate monthly reporting requirements.
- Actively identify, record and advise RMs of any potential risk issues. Recommend workflow and administrative process alternatives to improve efficiencies and customer service. Assist in resolving audit and customer issues, ensuring irregularities are corrected, and provide timely, effective problem resolution, escalating issues as needed.
- Responsible for credit monitoring and compliance requirements which includes obtaining and analysis of financial statements, margin and other reports. Support pre-funding due diligence and security documentation completion and follow-up.
- Protect the Credit Union's assets by understanding the risks and take appropriate actions relating to business banking. Identify risk related to personal banking, including deposit, investment and lending products and regulations, Bank Policies & Procedures, legal and ethical requirements, process requirements and established guidelines, to maintain operational integrity.
- Understand and comply with all regulatory and compliance requirements.
- Prevent loss due to fraud, counterfeiting, money laundering, or defalcation; identify and support suspicious and other reportable transactions or patterns of activity that are suspected to be related to money laundering.
- Provide administrative support to the department (couriers, stationary orders, etc)
- Actively collaborate with other business partners such as Syndications, GRM and branch contacts, to assist RMs in executing sales and referral opportunities, and in acquiring and retaining profitable commercial relationships.

Job-Related Experience

- Minimum 4 – 6 Years of Job-Related Experience
- Experience in financial services including exposure to lending, commercial banking, portfolio management and business development.
- High School Diploma plus completion of a Diploma Program (two years of formal education or equivalent).
- A Bachelor's Degree in Business/Commerce, MBA or other relevant designation (i.e. accounting designation) would be an asset. Accreditation will be required internally/externally for future mobility.
- Fundamental knowledge of commercial products (credit and deposits).
- Basic knowledge of financial statements and analytical skills.
- Basic knowledge of accounting principles.
- Basic knowledge of commercial credit (analysis, policies, security analysis and monitoring).
- Basic knowledge of retail credit analysis, policies, security and legal procedures.
- Basic knowledge of deposit and cash management products.
- Basic knowledge of various legal entity structures and contract law.
- Proficient knowledge in computer programs working with Excel, Word, PowerPoint and Outlook.

Equity, Diversity & Inclusion at Coast Capital

Don't meet every single requirement? At Coast Capital, we believe everyone has potential. We are committed to building better, brighter, more inclusive futures for everyone – including our employees. We see the potential in our employees to achieve amazing things and want to invest in your future. If you're excited about this career opportunity and your experience may not perfectly align with every qualification in this job posting, we still encourage you to apply. You may be just the right candidate for this or other opportunities at Coast Capital.

At Coast Capital, we are committed to equity, diversity and inclusion. We strongly encourage applications from Indigenous Peoples, Black, and racialized persons, persons with disabilities, people of diverse sexual and gender identities and women. We value applicants who have demonstrated a commitment to equity, diversity and inclusion and recognize that diverse perspectives, experiences and expertise benefit of our employees, our members, and our community.

Coast Capital is committed to providing an accessible recruitment experience. If you are a candidate with a disability and require accommodation(s) during any stage of the recruitment process, please contact us at accessibility@coastcapitalsavings.com or 778-391-5836. This contact is intended solely for inquiries or feedback related to accessibility barriers, accommodation requests or alternate format requests. We will work with you to ensure your needs are met. You will only receive a response to inquiries related to these topics.

Why join Coast Capital Savings?

- **Purpose is our North Star.** We look at everything through our purpose. It informs the advice we provide our members, the experiences and products we create, and the programs we build to support our employees and communities.
- **Committed to inclusion and engagement.** We have an ongoing focus on equity, diversity, and inclusion and routinely track how we're doing, and what we need to do to keep improving. We foster a culture where everyone can feel safe to be who they really are and thrive.
- **A career that grows with you.** We believe in developing our people and promoting from within. Many employees have spent decades, and sometimes their entire careers, with Coast Capital and have progressed from the frontlines to senior leadership.
- **Work where you're most effective.** In 2020 the world changed, and that includes how we work. In response to COVID-19 we launched myWork, which gives employees flexibility in where they work based on the nature of their role.
- **Benefits that flex to the needs of you and your family.** We offer comprehensive, customizable benefits for you and your family, so you can choose what fits best for you and your lifestyle.
- **Retirement options.** We also take care of our employees once they retire. That's why we offer the choice of a defined contribution or defined benefit pension plan or RSP's.
- **Mortgage and auto financing benefits**. Employees save thousands on their mortgages and auto loans with best-in-category benefits.
- **Real Recognition**. We recognize excellence throughout the year, through an online community that lets employees give kudos and thanks throughout the year. We're human, which means we like to have fun with events, celebrations, and recognition throughout the year.

- **An award winning culture**. We're a Platinum member of Canada's Best Managed Companies and are regularly recognized by Canada's Most Admired Corporate Cultures and the BC Top Employers Awards.
- **We reinvest 10% back into the community.** When we do well, our communities do well. That's why since 2000 we've invested over $90 million into our member's communities.
- **Double your impact.** Through our employee volunteer program, Coast Capital donates $10 for every hour you volunteer to a Canadian charity or non-profit of your choice.