

Manager, Enterprise Risk

Position:	Manager, Enterprise Risk
No. of Openings:	1
Type:	Full-time, Permanent
Department:	Enterprise Risk Management
Reports to:	Chief Executive Officer
Location:	Oshawa

Position Summary

The Manager, Enterprise Risk is responsible for the leadership, administration, and ongoing enhancement of Pathwise Credit Union's Enterprise Risk Management (ERM) framework and program. This role provides oversight of enterprise risk reporting, operational risk management, third-party risk management, model risk governance, risk appetite monitoring, and risk assessments related to significant business initiatives, projects, and organizational change.

Working collaboratively across all areas of the organization, the Manager ensures that material risks are proactively identified, assessed, documented, monitored, and escalated in a timely and appropriate manner. The role serves as a key second-line risk management function, providing independent oversight, effective challenge, guidance, and reporting to support informed decision-making and the achievement of organizational objectives. The Manager partners with business units to strengthen risk awareness, promote a strong risk culture, and ensure compliance with applicable regulatory and governance requirements.

Position Responsibilities

Enterprise Risk Management

- Lead the quarterly enterprise risk cycle, including risk inputs, stakeholder discussions, reporting, action tracking, and follow-up.
- Lead preparation of enterprise risk reporting for Executive Leadership, the Audit and Risk Committee, and the Board.
- Maintain risk registers, dashboards, workplans, and supporting documentation.
- Promote a practical, collaborative, and proportionate approach to risk management across the credit union.

Risk Appetite and ICAAP Support

- Monitor and report on risk appetite metrics, KRIs, tolerances, and emerging risk themes.
- Identify areas where risk may be approaching or exceeding appetite and escalate.
- Support linkage between enterprise risk reporting, ICAAP, capital planning, and stress testing.

Operational, Third-Party, and Model Risk

- Lead proportionate operational risk, third-party risk, and model risk activities.



- Document, assess, monitor, and escalate material risks, dependencies, incidents, and action items.
- Work with business owners and subject matter experts to ensure risks are understood and appropriately managed.

Risk in Change

- Support risk assessments for strategic initiatives, new products, major projects, and material operational changes.
- Ensure key risks, assumptions, mitigants, and follow-up actions are documented and tracked.

Reporting, Documentation, and Regulatory Support

- Maintain clear, organized, and traceable risk documentation.
- Support policy, procedure, evidence, audit, and regulatory review requirements.
- Promote practical documentation standards that support accountability without unnecessary process.

Position Qualifications

Education & Experience

- Minimum of seven (7) years of progressive experience in enterprise risk management, operational risk, compliance, internal audit, financial services, or related discipline.
- Post-secondary education in Business, Finance, Risk Management, Accounting, Compliance, or a related field, or an equivalent combination of education and experience.
- Demonstrated knowledge of risk management frameworks, governance practices, and regulatory requirements applicable to financial institutions.
- Professional designation in risk management, compliance, audit, finance, or a related field (e.g., CRM, CRMA, CIA, CPA) is considered an asset.
- Experience within a credit union, financial institution, or other regulated environment is preferred.

Additional Requirements

- This position requires occasional travel to branch and administrative office locations.
- Availability to attend periodic evening meetings and other business-related events may be required to fulfill the responsibilities of the role.

Knowledge, Skills & Capabilities

- Strong understanding of Enterprise Risk Management (ERM) principles, governance frameworks, and the Three Lines Model, with the ability to effectively support and enhance risk management practices across the organization.
- Practical knowledge of risk appetite frameworks, operational risk management, third-party risk management, model risk governance, and regulatory expectations applicable to financial services organizations.
- Demonstrated ability to evaluate complex issues, synthesize information from multiple sources, and translate findings into practical, risk-informed recommendations and



actionable business solutions.

- Strong analytical, investigation, and problem-solving skills, with the ability to assess complex issues and provide practical, risk-informed recommendations.
- Excellent communication and stakeholder management skills, with the ability to influence, challenge, and collaborate effectively across all levels of the organization.
- Proven ability to manage multiple priorities, exercise sound judgment, and maintain a high degree of professionalism, confidentiality, and integrity.
- Highly developed analytical, written communication, facilitation, and reporting skills, with the ability to present information clearly and effectively to diverse audiences.
- Proficiency in Microsoft Office Suite, Microsoft Teams, SharePoint, and risk management, reporting, and data analysis tools.
- Excellent interpersonal and relationship-building skills, with the ability to influence, challenge, and support stakeholders while fostering a strong risk-aware culture.
- Demonstrated commitment to continuous improvement within a dynamic and evolving environment.
- Demonstrates a curious mindset with a passion for continuous learning, innovation, and exploring new ideas, technologies, and approaches to enhance organizational effectiveness and member experience.
- Values diversity of thought and fosters an inclusive environment where differing perspectives are encouraged and leveraged to drive creativity, collaboration, and better Pathwise business outcomes.