



JOB DESCRIPTION

Position: Credit Analyst – Full Time

Position Description The non-exempt Credit Analyst reports to the Credit Manager. The primary purpose of the position is to evaluate the financial condition of businesses and individuals applying for credit with the Bank, and provide an independent credit review and risk assessment on such loan requests. This person will work closely with the loan and lending staff to prepare presentations that include documentation risk, collateral risk, and repayment of loans. This position will assist loan officers and loan committees as requested.

Required Skills

- Analyze credit information and prepares thorough loan analysis reports as assigned.
- Assist with the preparation of materials used in making lending decisions on new applications or renewal or extension of previously approved loans.
- Assist with or complete the evaluation of collateral materials.
- Assist loan officers in the management of customer relationship through credit file tracking, financial statement monitoring, credit reviews and analysis of financial performance.
- Utilize financial spreading software to analyze borrower ratios for loan requests.
- Utilize tools from outside sources when conducting credit and industry analysis.
- Participate in business calls and/or customer meetings with loan officers as requested, and prepare documentation on such meetings.
- Perform work following department work and ethics standards.
- Prepare minutes for loan committee meetings.
- Completes special projects and other tasks as assigned.
- Assist in completion of assigned loan reports.
- Complete all necessary department reports accurately and within scheduled deadlines.
- Maintain assigned databases with accurate and timely information.
- Perform due diligence on existing files as needed.
- Assist and support Loan Documentation Department as required.

Qualifications

- Bachelor's Degree required. A concentration in business, accounting or finance is preferred.
- Extensive knowledge of Microsoft Word, Excel and other specialized spreadsheet applications.
- Demonstrated ability to work independently while having a strong commitment to team goals.
- Excellent organizational and problem solving skills.
- Excellent written and verbal communication skills.
- Ability to handle multiple priorities and deliver projections within required timelines.