



Job Title: Credit Analyst
Department: Lending
Classification: Salary exempt
Reports To: Credit Officer

JOB SUMMARY

This position is primarily responsible for assisting in evaluating the financial condition of individuals and businesses applying for credit with the Bank and conducting credit investigations and analyzing credit information pertaining to current loan customers. Responsible for preparing loan committee presentations and other reports as needed. Provides other lending or operational related tasks as necessary

CORE VALUES

- **Customer Experience**– Be a trusted advisor while providing exceptional customer service in a welcoming environment.
 - **Continued Growth** – Continually evolve with technology and our customers' needs.
 - **Collaboration** – Success built through teamwork, where each person contributes their strengths and works diligently to achieve a collective goal.
 - **Community** – Make an impact, strive for improvement, and be involved.
 - **Hard Working** – Be enthusiastic, energetic, and tenacious while maintaining a harmonious balance between work and personal lives.
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ESSENTIAL FUNCTIONS:

Essential Duties and Responsibilities include the following. Other duties may be assigned to meet business needs.

- Administrative support for Senior Credit Analyst and other Credit Analyst staff members
- Analyze data on new, renewal and existing credits, including data provided by credit bureaus, clients, accountants, other financial institutions, and information contained in financial institution files
- Evaluate credit memo customers
- Prepare spreadsheets, reports, summaries, and opinions for financial institution officers on new, renewal and existing credits
- Oversee and manage financial information files for credit monitoring to assure current reporting from bank customers, including financial statements, accounts receivable aging, account payable aging, inventory listing reports, borrowing base certificate, floor plan reports, and any other required information on customer accounts are received on a timely basis
- Perform credit inquiries for the financial institution as requested



- Establish, review, and update new and existing credit files for the financial institution on a regular basis
 - Provide technical advice and assistance to loan officers as needed
 - Be prepared and attend meetings as required; includes weekly Loan Committee meeting and monthly Board of Directors meeting as requested
 - Participate in continuing education activities as approved by supervisor
 - Enforce strict adherence to established security procedures
 - Maintain confidentiality of customer information
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EDUCATION, QUALIFICATIONS & TRAINING:

- 2 – 4-year degree in related field of study (Business, Finance, Economics, or Accounting) required. Five or more years' relevant work experience may be substituted in lieu of degree with management approval.
 - Experience with underwriting or auditing is preferred.
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PERFORMANCE EXPECTATIONS:

- Excellent attention to detail, time management and organizational skills as well as verbal and written communication skills.
 - Ability to multi-task.
 - Must be discreet and trustworthy to hold confidential information.
 - Works in unity with people (internal and external).
 - Team participant in company functions and community support.
 - Strong work ethic.
 - Treats people with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
 - Work cooperatively with and maintain effective communication and working relationship with customers, co-workers, and manager.
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TOOLS & EQUIPMENT

- Must be able to navigate and efficiently operate standard office equipment such as computers.
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WORKING CONDITIONS & SPECIAL REQUIREMENTS

1. Must be able to lift, push, or pull between 25-50 lbs.
2. Must be able to stand for indeterminate amounts of time while assisting customers.
3. Work is mainly performed under general office conditions in a retail-banking establishment.
4. Willing to work overtime and travel when required.



5. Must be flexible and demonstrate the ability to adapt to new job locations and reassignments as directed.
6. While working with customers, the employee may encounter abusive, aggressive, or unpredictable behavior.
7. Must observe safety and security policies and procedures at the branch.