



Credit Analyst

Department: Credit and Loan Administration

FLSA Status: Non-Exempt

Grade/Level:

Job Type: Regular

Work Schedule:

Monday thru Friday

Job Status: Full Time

Reports To: Chief Credit Officer

Amount of Travel Required: 10 -15%

Positions Supervised: None

POSITION SUMMARY

Proactively works to ensure the highest level of credit quality standards are maintained by complying with the established bank principles and regulatory directives. Provides analytical and administrative support to lenders and processors. Regular, punctual, physical attendance is an essential job function. A high level of customer service to both internal and external customers is required.

ESSENTIAL FUNCTIONS

Reasonable Accommodations Statement

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. Reasonable Accommodations may be made to enable qualified individuals with disabilities to perform the essential functions.

Essential Functions Statement(s)

- Analyzes credit worthiness of borrowers (individual or businesses) for new, renewed, and existing loans.
- Authors credit approval documents stating the degree of risk involved in extending credit or lending money and submits to Loan Committee and loan officers for approval.
- Follows established checklist confirming necessary financial loan documentation has been received and monitors for follow up.
- Participates in the loan management process by providing credit and loan underwriting expertise to a team of lenders and loan processors.
- Generates financial ratios, using specialized computer programs, to evaluate customers' financial status.
- Compares liquidity, profitability, and credit histories of establishments being evaluated with those of similar establishments in the same industries and geographic locations for existing loans.
- Establishes, reviews, and monitors loan files as instructed by loan officers, Risk Management Officer, and management staff so all financial documentation required has been received.
- Tracks loan exceptions and regularly communicates to loan officers for needed action.
- Assists management in recovery of foreclosed ORE (Other Real Estate) property and handles all related tasks including periodic inspections to make property marketable.

- Serves as primary contact for past due FHLB sold mortgages and responsible for regular contact and inspection of past due notes.
- Conducts field inspections of properties by physically examining land and buildings to determine size, class, quality and locations.
- Obtains pertinent resource materials to help establish assessed values.
- Prepares a variety of monthly department reports.
- Completes internal real estate evaluations including descriptions of area (site and improvements), plus a current market analysis.
- Reviews all third-party Real Estate appraisals.
- Accompanies loan officers on client visits when needed.
- Participates in continued compliance training for relevant lending and deposit laws and regulations.
- Responsible for understanding and following all internal banking policies and procedures.
- Performs miscellaneous job-related duties as assigned.

POSITION QUALIFICATIONS

Competency Statement(s)

- Ethics / Honesty / Integrity - Ethics looks at the ability of the individual to be guided by the company's accepted principles of moral conduct. It incorporates the ability of the individual to act in a fair and just manner, free from deception, in business dealings.
- Accuracy - Ability to perform work accurately and thoroughly.
- Analytical Skills - Ability to use thinking and reasoning to solve a problem.
- Research Skills - Ability to design and conduct a systematic, objective, and critical investigation.
- Active Listening - Ability to actively attend to, convey, and understand the comments and questions of others.
- Communication, Written - Ability to communicate in writing clearly and concisely.
- Communication, Oral - Ability to communicate effectively with others using the spoken word.
- Autonomy - Ability to work independently with minimal supervision.
- Time Management - Ability to utilize the available time to organize and complete work within given deadlines.
- Diversity Oriented - Ability to work effectively with people regardless of their age, gender, race, ethnicity, religion, or job type.

SKILLS & ABILITIES

Education: Bachelor's degree with concentration in business, accounting, or finance preferred or equivalent work experience; financial analysis experience ideal.

Experience: At least one year of banking experience preferred.

Computer Skills: Basic Microsoft Office programs.
Technical aptitude to learn and use a variety of specialized financial software.

Possesses proven customer service talents, and has above average oral and written communication skills.

Other Requirements: Professional and ethical when dealing with customers, vendors, and bank employees.
Maintains confidentiality of all sensitive information and customer data.

PHYSICAL DEMANDS

N (Not Applicable) Activity is not applicable to this position.
O (Occasionally) Position requires this activity up to 33% of the time (0 - 2.5+ hrs/day)
F (Frequently) Position requires this activity from 33% - 66% of the time (2.5 - 5.5+ hrs/day)
C (Constantly) Position requires this activity more than 66% of the time (5.5+ hrs/day)

Physical Demands

Stand	O	Lift/Carry 10 lbs or less	O
Walk	O	11-20 lbs	N
Sit	C	21-50 lbs	N
Manually Manipulate	N	51-100 lbs	N
Reach Outward	N	Over 100 lbs	N
Reach Above Shoulder	N		
Climb	N	Push/Pull	
Crawl	N	12 lbs or less	O
Squat or Kneel	N	13-25 lbs	N
Bend	N	26-40 lbs	N
Grasp	N	41-100 lbs	N
Speak	F		

Other Physical Requirements

- Vision (Near, Color, Depth)
- Listening

WORK ENVIRONMENT

While these duties are mainly in an office environment, employee may accompany loan officers on customer visits and conduct site assessments.

Employee
Signature: _____

Date: _____

The company has reviewed this job description to ensure that essential functions and basic duties have been included. It is intended to provide guidelines for job expectations and the employee's ability to perform the position described. It is not intended to be construed as an exhaustive list of all functions, responsibilities, skills and abilities. Additional functions and requirements may be assigned by supervisors as deemed appropriate. This document does not represent a contract of employment, and the company reserves the right to change this job description and/or assign tasks for the employee to perform, as the company may deem appropriate.

I accept these requirements of my position as the Credit Analyst and have been provided a copy of this document. I understand I am responsible for adherence to all applicable banking laws and regulations including Anti-Money Laundering and the Bank Secrecy Act.