



JOB DESCRIPTION

1. Summary

Employee is responsible for gathering and analyzing credit information on current and potential borrowers. Employee is also responsible for preparing reports and assisting loan officer(s) as needed.

2. Essential Functions

- Assists loan officers in performing pre-qualification assessment and analysis of financial condition and risk of financing requests within framework of Bank credit culture and current economic and industry trends.
- Assists loan officers in gathering data from customers, internal and external sources; prepares spreadsheets and analyzes financial information including financial statements and tax returns; contacts customers for additional information and clarification of data.
- Compiles data from credit bureaus, conducts industry peer comparisons, and performs cash flow analyses and other such tasks and comparisons.
- Writes credit memos, financial reviews and reports; makes recommendation on loan structures and terms to loan officers.
- Informs loan officers when up-to-date financial statements are needed for new requests of existing borrowers.
- Assists loan officers in the review and renewal of credit facilities; provides back-up support.
- May represent the Bank in various community, civic, and community reinvestment functions to further enhance the Bank's image and develop additional business.
- Reinforces the application of superior customer service through his or her own example along with appropriate follow through with involved customers and employees.
- Ensures compliance with State and Federal rules, regulations, and laws.
- Keeps abreast of local and national economic, financial, political and legislative events and climates which could have an impact on lending activities.
- Maintains an overall knowledge of the bank's products and services.

3. Essential Competencies

- Effectively handles and organizes large amounts of information.

- Allocates time and resources across multiple priorities.
- Addresses time sensitive issues quickly.
- Clearly and accurately defines problems.
- Collects all of the data critical to solving the problem.
- Examines the data and establishes facts about the problem.
- Makes valid and actionable conclusions based upon the facts.
- Communicates in a straightforward and assertive fashion.
- Updates relevant people with timely information.
- Listens carefully to what others are saying.
- Respects and considers all opinions, even counter-opinions.
- Assumes responsibility for mistakes and failures.
- Demonstrates consistency between what is said and what is done.
- Behaves according to sound ethical and legal standards.
- Is respectful of others.
- Balances individual goals with team goals.
- Builds and maintains productive relationships with people throughout the organization.
- Maintains composure in frustrating situations.
- Demonstrates flexibility in working with others.
- Adapts to and helps others adapt to change.
- Demonstrates appropriate discretion; keeps confidential information private.
- Demonstrates good interpersonal communication and presentation skills.
- Maintains a neat and professional appearance according to dress code in employee handbook.
- Demonstrates a consistently high level of professional judgment.
- Maintains independence and objectivity in carrying out job responsibilities.

4. **Additional Responsibilities**

- Attends staff meetings as required.
- Performs clerical tasks such as photocopying, typing, filling and mailing various bank correspondences as needed.
- Provides support to areas of the bank such as lenders, loan operations, etc as needed.
- Performs other duties as assigned.

5. **Required Education, Experience, and Skills**

- High school diploma required. Bachelor's degree in business, finance or related field preferred. Will accept equivalent banking industry experience in lieu of Bachelor's degree.
- Position requires a person who has three to five years underwriting or financial analysis experience.
- Two years banking experience preferred.
- Successful completion of Credit Analyst training and any other compliance training deemed necessary by the Bank.
- Capability to lift a minimum of 30 lbs.

Applicants should submit resumes to humanresources@americanpridebank.com.