

**PERSONS BANKING COMPANY  
CREDIT ANALYST**

**Summary** Assist in underwriting commercial loan relationships by reviewing and analyzing financial data and preparing credit packages.

**Essential Duties and Responsibilities include the following. Other duties may be assigned.**

- Spread tax returns and financial statements.
- Analyze financial condition of corporations and individuals.
- Review corporate documentation.
- Review collateral valuations for accuracy.
- Perform annual reviews on the bank's largest and most complex customers.
- Assist in special projects as needed.

**Qualifications**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**Education and/or Experience**

- Bachelor's degree preferred
- Associate degree (A. A.) or equivalent from two-year College or technical school;
- Or 3 years related experience and/or training;
- Or equivalent combination of education and experience

**Knowledge Required**

- Proficiency with computers, particularly with Excel and Word.
- Basic understanding of accounting and finance.

**Skills Required**

- Ability to build trust and productive relationships with coworkers.
- Desire and ability to learn and to quickly translate new knowledge into action.
- Ability to admit mistakes and shortcomings and move quickly to make corrections.
- Ability to write clearly and concisely.
- Ability to maintain confidentiality.

Works to comply with all compliance rules and regulations set forth by the bank. Is familiar with patterns of money laundering and terrorists financing. Reports unusual transactions to Branch Manager or BSA officer for investigation and possible SAR filing.

## Competencies

- Good understanding of the organization's goals and objectives.
- Exceptional documentation, oral and written communication skills.
- Exceptional interpersonal skills with a focus on rapport building, listening, and questioning skills.
- Ability to conduct research into a wide range of computing issues as required.
- Ability to absorb and retain information quickly.
- Ability to present ideas in user-friendly language.
- Self-motivated and directed.
- Keen attention to detail with proven analytical and problem-solving abilities.
- Ability to effectively prioritize and execute tasks in a high-pressure environment.
- Exceptional customer service skills.
- Experience working in a team-oriented, collaborative environment.

Equal Opportunity Employer

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