



It pays to go BLUE.

JOB DESCRIPTION

Job Title: Credit Analyst Branch/Dept.: Credit

FLSA Status: Non-exempt Reports to: Sr. Credit Administrator

SUMMARY

Responsible for assisting in the day-to-day management and review of the Bank's overall credit review processes by analyzing financial information and credit reports to evaluate degree of risk of commercial loans and to prepare recommendations for the bank lending committee regarding credit limits and terms of loan. Additionally, this position is responsible for assisting the Bank's loan officers in the field and compiling monthly Credit Department Reports.

ESSENTIAL FUNCTIONS

- Accurately processes daily credit transactions including, but not limited to: a) answering incoming phone calls, b) performing the initial credit analysis to determine if members' credit requests satisfy the Bank policies and procedure guidelines, and c) preparing and processing all documentation for those credit transactions
- Provides support to Bank customers and staff in explaining credit policies and procedures
- Assists in special assignments requested by management and members
- Provides computer support, including data entry, in the maintenance of the loan systems
- Works directly for the Bank's Credit Manager/Assistant Credit Manager on the preparation of Loan Officer's Credit Memos for loan committee meetings in accordance with the Loan Policy
- Perform duties as defined in the Bank Secrecy Act/Anti-Money Laundering Program
- Performs other duties as assigned.

REQUIRED EDUCATION, EXPERIENCE AND SKILLS

- Bachelor's degree in business administration, finance or related field.
- Two years or five years of similar or related experience
- Effective verbal and written communication skills; ability to maintain confidentiality of information as appropriate
- Excellent Interpersonal Skills
- Working knowledge or background in credit and financial analysis preferred
- Ability to think and act independently while following Bank policies and procedures
- Excellent problem solving skills
- Knowledge and proficient use of Microsoft computer applications to include Word and Excel
- General knowledge of Bank Secrecy Act/Anti-Money Laundering Program preferred.

PHYSICAL REQUIREMENTS

Must be capable of operating all types of office equipment including computer, copy machine, fax and telephone

EQUIPMENT USED

Computer, telephone, fax machine, scanner, copier, printer

SUPERVISORY REQUIREMENTS: None

WORKING CONDITIONS

- Limited contact with the general public
- Requires incumbent to remain sedentary within office
- Requires some travel for training/seminars

TO APPLY

[Click here.](#)

The requirements listed above are representative of the knowledge, skill, and/or ability required. Reasonable accommodations can be made to enable individuals with disabilities to perform the essential functions.

This job description is not intended to be and should not be construed as an all-inclusive list of the responsibilities, skills, or working conditions associated with the position. While this job description is intended to accurately reflect the position’s activities and requirements, management reserves the right to modify, add, or remove duties and assign other duties as necessary.

Employee Signature

Supervisor Signature

Employee Name (Please Print)

Supervisor Name (Please Print)

Date

Date