



Credit Analyst

Job Classification: Full-Time, Non-Exempt

Reports to: Asst Credit Risk Officer

Position Summary

The Credit Analyst must demonstrate and promote integrity, ethics, and professionalism in all core competencies (such as audits, risk management, accuracy, and documentation) within the bank. Analyzes credit data to estimate degree of risk involved in extending credit or lending money to firms or individuals and supports credit lending decisions by analyzing customer's financial condition and ability to pay.

Principal Duties and Responsibilities

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, skills and/or abilities required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Underwrites and recommends disposition of credit requests of the Bank in specific written form and in compliance with Bank policies after reviewing and evaluating all available sources of financial, credit and collateral information.
2. Complies with Federal, State, and local legal requirements by studying existing and new laws; enforcing adherence to requirements; and advising management on needed actions.
3. Maintains and secures client credit files both electronically and on paper.
4. Manages and reports application status for loans and managing the denied and withdrawn loan process for the Bank.
5. Reviews financial and collateral data on existing borrowing relationships, analyzing risk factors for annual portfolio reviews.
6. Maintains customer confidence and protects operations by keeping information confidential.
7. Contacts banks, trade and credit associations, salespeople, and others to obtain credit information.

8. Studies economic trends in firm's industry or branch of industry to predict probable success of new customer.
9. Visits establishments to determine condition of plant and equipment and compare methods of operation with accepted practices in industry.
10. Evaluates results of investigations, prepares reports of findings, and suggests credit limitations to management.
11. Maintains database of customer credit histories. Consults with management to assist in corporate planning.
12. Interfaces with Loan Officers professionally and effectively without delay.
13. Promote business for the bank by maintaining good customer relations (internal and external) and referring customers to the appropriate staff for new services.
14. Performs other related duties as necessary or assigned.
15. Complies with federal and state regulations and all established bank policies and procedures.

Other Responsibilities

- Must have excellent analysis, observation and decision-making skills, using relevant information and individual judgment to determine whether transactions, events or processes within scope of authority comply with laws, regulations or Bank standards.
- Must be able to work independently and complete assigned projects with minimal supervision.
- Must possess good organizational skills and must be very detailed oriented.
- Familiarity with, and the ability to utilize, online research tools and other computer programs such as word processing, spreadsheet and database software programs.
- Ability to read, analyze and interpret documents such as rules, government regulations, operating instructions and procedure manuals.
- Able to identify and resolve problems in a timely manner, gathering and analyzing information skillfully
- Should possess excellent interpersonal and communication skills for maintaining effective relationships with officers, employees, and members of the business and civic community.
- Demonstrates persistence and overcomes obstacles.

Education and Experience Requirements

- Bachelor's degree in Finance, Accounting, Business Administration, or related fields, is required.
- Ability to write routine correspondence and communicate effectively and tactfully, orally and in writing with employees, customers, vendors, and management.
- Ability to add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals. Ability to use a basic calculator.

- Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram or schedule form.
- Familiarity with Windows-based computer required. Previous experience with the Microsoft Office suite and banking-related software preferred.