

Credit Analyst



*Salary Grade: 9
Exempt*

JOB TITLE: Credit Analyst

REPORT TO: Credit Manager

DEPARTMENT: Credit

Position Summary: Perform all duties required in the analysis, verification, processing and reporting of loan data generated in the administration of commercial loan transactions, and in providing customer support and service. Provide support to commercial lenders.

Functions:

- Analyze loan data on new, renewal and existing loans including data from:
 - Customers
 - Existing customer files
 - Credit bureaus and reporting agencies
 - Other financial institutions
- Generate reports, spreadsheets and summaries as required by commercial lenders including but not limited to:
 - Credit analyses
 - Loan presentations for board and loan committee approval
 - Commercial loan documentation
 - Quarterly loan loss reserves
- Manage, monitor and update department credit and loan files to assure all required documents are included, correct, current, and complete and that all files are in order and fully compliant.
- Monitor customer compliance with loan covenants.
- Put together new loan files in full compliance within policy guidelines.
- Preparation of loan documents.
- Perform credit inquiries as requested.
- Provide customer support to commercial lenders by:
 - Accompanying lenders on commercial customer calls.
 - Handling customer inquiries and problems.
 - Preparing files, reports and materials as required to uphold the bank's standard of quality customer service.
- Strict adherence to all bank policies regarding security, confidentiality and compliance.
- Assume additional responsibilities as required or requested by management.

Credit Analyst

Knowledge, Skills, Requirements:

- Associates Degree or parallel experience in banking or related field.
- Demonstrated knowledge of accounting principles and practices.
- Experience in analysis of financial and numerical data.
- Knowledge of commercial loan or general lending procedures.
- Excellent customer service skills.
- Strong writing skills and good verbal communication.
- Adherence to accuracy and detail.
- Proficiency with Microsoft Office, bank data processing systems.
- Strict adherence to all bank policies.

Physical Demands and Condition Requirements:

- General office environment.

Equipment Used:

- General office equipment, i.e., calculator, photocopier, etc.
- Computer

ADA: The employer will make reasonable accommodations in compliance with the Americans with Disabilities Act of 1990.

Manager Approval: _____

Date: _____