



*Salary Grade: 11
Exempt*

JOB TITLE: Senior Credit Analyst

DEPARTMENT: Credit

REPORT TO: Credit Department Manager

Function:

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.

Responsibilities:

1. Analyze loan data on new, renewal and existing loans including data from:
 - a. customers
 - b. existing customer files
 - c. credit bureaus and reporting agencies
 - d. other financial institutions
2. Generate reports, spreadsheets and summaries as required by commercial lenders including but not limited to:
 - a. credit analyses
 - b. loan presentations for board
 - c. commercial loan documentation
3. 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.
4. Monitor customer compliance with loan covenants
5. Preparation of loan documents
6. Perform credit inquiries as requested
7. Provide customer support to commercial lenders by:
 - a. accompanying lenders on commercial customer calls
 - b. handling customer inquiries and problems

Senior Credit Analyst

- c. preparing files, reports and materials as required to uphold bank's standard of quality customer service
 - d. making approval recommendations on new loans and maturity extensions.
8. Assist Credit Department Manager with portfolio management; specifically, completing annual reviews for Bennington.
9. Assist Centralized Appraisal Review Unit (when he/she is absent) by ordering appraisal bids, reviewing appraisals, and maintaining all information pertaining to appraisals.
10. Assist Credit Analysts (& Trainees) by reviewing analysis, providing feedback, and helping them get familiar with everyday responsibilities. Also, allow trainees to review your work to provide them with a model to follow.
11. Run project plans related to credit or compliance related issues at the request of management.
12. Strict adherence to all bank policies regarding security, confidentiality and compliance
13. Assume additional responsibilities as required or requested by management

Requirements:

- 2+ Years of credit analysis experience (at discretion of senior management)
- Bachelor's 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
- Ability to work independently and in a team environment
- 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 and computer

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