



Credit Analyst

Department: Corporate Loan
FLSA Status: Non-Exempt

Job Status: Full Time
Reports To: Senior Lending Officer
Amount of Travel Required: As needed for Loan Officer Meetings and Occasional Customer visits on-site.

Grade/Level:

Positions Supervised:

Work Schedule:
Monday through Friday 8:00 A.M. to 5:00 P.M. Saturday- Occasional Flexible as needed.

None

POSITION SUMMARY

Analyze credit data and financial statements of individuals or firms to determine the degree of risk involved in extending credit or lending money. Prepare reports with credit information for use in decision making.

ESSENTIAL FUNCTIONS

Reasonable Accommodations Statement

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. Reasonable Accommodations may be made to enable qualified individuals with disabilities to perform the essential functions.

Essential Functions Statement(s)

- Analyze credit data and financial statements to determine the degree of risk involved in extending credit or lending money.
- Generate financial ratios, using computer programs, to evaluate customers' financial status.
- Consult with customers to resolve complaints and verify financial and credit transactions.
- Prepare reports that include the degree of risk involved in extending credit or lending money.
- Compare liquidity, profitability, and credit histories of establishments being evaluated with those of similar establishments in the same industries and geographic locations.
- Review individual or commercial customer files to identify and select delinquent accounts for collection.
- Confer with credit association and other business representatives to exchange credit information.
- Complete loan applications, including credit analyses and summaries of loan requests, and submit to loan committees for approval.

- Analyze financial data such as income growth, quality of management, and market share to determine expected profitability of loans.
- Evaluate customer records and recommend payment plans based on earnings, savings data, payment history, and purchase activity.
- Collect and analyze customer information including tax returns, financial statements, and credit reports needed to complete annual file reviews as part of on-going credit monitoring and analysis.
- Communicate with other lending staff to discuss results of information analysis.
- Maintain compliance with all regulations, policies, and procedures.
- Maintains compliance with Bank Secrecy Act/Anti-Money Laundering Policy of Procedures and regulations related to the implementation of such procedures.
- Maintains compliance with all internal policies, procedures and regulations issued by State or Federal regulators.

SKILLS & ABILITIES

Education : Bachelor's or Associates Degree **Experience :** No experience necessary

Computer Skills

Proficiency in Word and Excel.

WORK ENVIRONMENT

Professional office environment. Occasional on-site customer visits including commercial and agricultural settings.