



Credit Analyst

Identifying Information:

- Department: Loan
- Reports To: Juli Troutman
- Location: Lebanon Operations Center
- Hours: M-Th 8:00 am – 5:00 pm Fri 8:00 am – 6:00 pm

Summary:

- Responsible for reviewing and underwriting new and renewed commercial loan requests to verify that they conform to bank established lending policies and prudent lending practices and then present the findings to the Officer Loan Committee, Loan Committee, Senior Management, and Commercial Loan Officers.

Essential Duties and Responsibilities:

- Input financial statement spreads for Loan Officers and Senior Credit Analysts and assist loan officers with the credit presentation memo of new and existing credits.
- Input or review and verify the loan codes in the core system are accurately reflected in the credit presentation memo.
- Primarily responsible for the annual review and proper risk rating of existing relationships within the required timeline.
- Confirm that all financial information that is included in the loan presentation memo presented to loan committee is indexed to document management system and accurately reflected in the credit presentation memo.
- Work with loan officers to help with timely financial statement collection.
- Monitor adherence to loan approval requirements and Loan Policy.
- Other tasks as assigned.

Required Traits/Behavioral Competencies:

- Requires organization, the ability to prioritize tasks, and complete multiple projects within the required timeline.
- Attention to detail is critical.
- Ability to work with loan officers and senior analysts.
- Strong written and verbal communication is required.

Qualifications/Education/Experience:

- Bachelor's Degree in Finance or Accounting is preferred.
- 4 – 7 years' experience as a credit analyst is preferred.

Job Competencies/Skills:

- Must be able to work independently and prioritize projects.
- Ability to exercise good judgment in establishing and maintaining working relationships, solve problems, and deliver a high level of accuracy, focus, and timeliness with limited supervision.
- Strong written and verbal communication skills are required along with a proficiency in Microsoft Office Suite of Programs/Products.
- Must have the ability to read, analyze, and interpret policies, contracts, financial documents, and other legal documents as needed.
- Strong analytical and mathematical capabilities including the ability to understand and interpret various financial data as to how it may affect the bank's relationship with new or existing customers.

Physical Requirements:

- Must be able to remain in a stationary position up to 75% of time.
- Must be able to lift up to 10 lbs.

Work Environment:

- Lebanon Operations Center

02/11/2020