



Credit Analyst I

Department: Credit Administration

Job Code: 126-07

Reports to: Senior Credit Analyst - Manager

FLSA: Hourly/Non-Exempt

Grade 7; Range \$31,729.04 to \$47,593.55

Supervises: None

SUMMARY

Revised: 4/19/2013 anp

An integral part of the commercial credit analysis process. Spread financial statements submitted for new and renewing commercial credits to determine financial strength and cash coverage ratios. Perform specific required task within commercial credit analysis process. Provides assistance as needed for all loan functions.

MINIMUM REQUIREMENTS FOR POSITION:

- Bachelor's degree (or equivalent experience) in business, accounting, finance, or related field.
 - Commercial credit analysis or commercial lending experience, preferred.
 - Minimum of 1 year experience in analyzing business financial statements, corporate tax forms, and partnership tax returns.
 - Minimum of 1 year experience in analyzing personal financial statements and personal tax returns
 - Good understanding of commercial loan products, terminology and regulatory requirements, as well as documentation required by bank policy and state and federal regulators.
 - Ability to handle confidential information in a professional manner.
 - Ability to operate a personal computer and related software.
 - Ability to organize and maintain accurate records.
 - Ability to effectively identify problems & recommend appropriate solutions.
 - Ability to establish priorities and meet deadlines and works with minimum supervision.
 - Excellent written and oral communication skills.
 - Associate's degree preferred or equivalent combination of education and HR-related experience.
-

PRIMARY ACTIVITIES AND RESPONSIBILITIES:

- Commercial and Small Business financial analysis:
 1. Preparation of financial spread sheets
 2. Global cash flow analysis
 3. Assist Credit analyst with written analysis of new and renewing loans
- Gather financial information to support commercial and small business loans submitted for new credit and renewal, such as collecting personal credit bureau reports, business credit reports, current business status through the SCC and checking for UCC filings.
- Assist with other equipment/collateral audits and verifications.
- Assist in the evaluation of business equipment and agriculture equipment.
- Responsible for adhering to and complying with all bank policies and procedures, all applicable federal and state laws and regulatory guidance governing financial institutions, including, but not limited to, Federal Deposit Insurance Improvement Act (FDICIA), FACT ACT, Bank Secrecy Act and Regulation CC.
- Completes bank reports, as requested.



- Other such duties as may be assigned from time to time to include cross training for other Portfolio Management task.