



## Job Description

<b>Position Title:</b> Credit Analyst	<b>Department:</b> Community Banking
<b>Reports To:</b> Comm'l Loan Officer, Comm'l Branch Mgr., or Comm'l Loan Center Mgr.	<input checked="" type="checkbox"/> Exempt
<b>Position Purpose</b>	
Provide assistance to Commercial Loan Officers in the areas of credit analysis and credit approval packages of moderately complex commercial loans.	
<b>Education/Experience</b>	
<ol style="list-style-type: none"> <li>1. Bachelor's degree or equivalent experience in accounting, finance, or business.</li> <li>2. One or more years credit experience in commercial banking preferred.</li> </ol>	
<b>Job Requirements/Skills</b>	
<ol style="list-style-type: none"> <li>1. Ability to analyze financial statements and cash flows.</li> <li>2. Knowledge of credit investigations and collateral requirements.</li> <li>3. Strong verbal and written communication skills.</li> <li>4. Demonstrated analytical ability.</li> <li>5. Proficient in Word, Excel, and spreadsheet software.</li> </ol>	
<b>Essential Functions</b>	
<ol style="list-style-type: none"> <li>1. Investigate credit and financial information on prospective and existing customers.</li> <li>2. Analyze financial statements of new, renewed, and existing loans.</li> <li>3. Prepare spreadsheets, credit proposals, summaries, and opinions for loan decision makers.</li> <li>4. Oversee and manage financial files to assure accurate reports, statements, and accounts receivable information.</li> <li>5. Monitor current accounts for payment progress.</li> <li>6. Assist in establishing and maintaining lien perfection of various collateral.</li> </ol>	
<b>Physical Requirements</b>	
<ol style="list-style-type: none"> <li>1. Sit 95% of workday.</li> <li>2. Stand 5% of workday.</li> <li>3. Use computer keyboard, typewriter, 10-key, and other office equipment.</li> </ol>	