

JOB DESCRIPTION

POSITION: Credit Analyst III
FSLA Status: Non-Exempt
Department: Credit Operations
Reports to: Credit Administrator

Accountability Objective: Personally participates in the process of underwriting small business, commercial, and commercial real estate loans. Assists the Credit Administrator with ensuring that the Bank's loan portfolio maintains the highest quality standards by focusing on written evaluation of individual loans and relationships.

Education/Experience Required: Bachelor's degree in Business related field plus four to six years of related banking/commercial credit analysis experience, or an equivalent combination of education and experience.

Performance Requirements: Strong accounting, analytical and communication skills with high-level of attention to details; strong working knowledge of Microsoft Office applications with a concentration in Excel; familiarity with various financial reporting documents and methods; able to organize and present complex situations in a clear concise manner; able to set priorities, multi-task and meet deadlines; team player, positive attitude; maintains and ensures confidentiality; able to work overtime during times of business needs.

Specific Job Functions:

- Timely preparation of written credit presentations for use by Loan Officers and/or Loan Committee in making lending decisions based upon information obtained from Loan Officers, Borrowers and other sources.
- Working with Loan Officers to review and clarify loan requests and existing bank relationships. Review, spread, analyze, and comment on borrowers' and guarantors' tax returns, financial statements, overall financial condition, and related material including cash flow, sources of repayment, viability, and operations, as well as the Bank's collateral position, potential risks, and mitigating factors with established guidelines.
- Provide preliminary draft and/or list of questions and issues to Loan Officer for review and comment.
- Prepare annual loan reviews as directed by Credit Administrator under established guidelines and timeframes.
- Assist with the bank's financial statement and technical exception tracking program.
- Assist with the Credit Departments periodic reporting.
- Attend various staff meetings.
- Other job duties as assigned.

COMPLIANCE

All associates have a responsibility to understand the Bank's BSA/AML Program, the procedures outlined in it, and to follow the Program and procedures in carrying out their duties. When an associate has supervisory responsibilities, he or she will make certain that his/her staff understands the responsibilities to comply with applicable regulatory issues and internal programs, policies and procedures. Any associate that fails to adhere to the BSA/AML Program or commits other violations of the Code of Conduct may be subject to disciplinary action up to and including termination.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an associate to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job the employee is regularly required to sit, stand, use hands to finger, handle or feel, reach with hands and arms, and talk or hear. The employee is frequently required to stand and walk. The employee must occasionally lift and/or move up to 10 pounds. Vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus. This is an on-site position.

NOTICE

- ✓ This position description in no way states or implies that these are the only tasks to be performed by the employee occupying this position. The employee will be required to follow any other instructions and to perform any other job-related duties.
- ✓ Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the employee will possess the abilities and aptitudes to perform each task proficiently.
- ✓ Ability means to possess and apply both knowledge and skill.
- ✓ This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
- ✓ This position description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
- ✓ All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
- ✓ Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
- ✓ This position description does not create an employment contract, implied or otherwise, other than an “at will” employment relationship.

This job description does not list all of the functions of the job. Management often assigns additional duties. This job description may be revised at any time.