



POSITION DESCRIPTION

TITLE: Credit Analyst
BUSINESS UNIT: Commercial Lending Resources
CLASSIFICATION: Fulltime, Exempt

SUMMARY:

Credit Analyst gathers and evaluates applicants credit history and financial data to determine risk factors and recommends approval or denial based on findings. Analyst must have a high degree of financial knowledge from a secondary education source or applicable work experience.

REQUIRED QUALIFICATIONS:

Education: Bachelors degree in business, finance or accounting.

Experience: Entry to intermediate level 1-4 years related work experience; Sr level 5+ years related work experience. Previous experience in a professional service or financial institution environment preferred.

Licenses/Certifications: none required.

ESSENTIAL RESPONSIBILITIES & DUTIES:

Entry to Intermediate Level

- Gathers, analyzes and evaluates applicants credit history and financial data to determine risk factors and recommends approval or denial based on findings.
- Prepares financial spreadsheet analysis, ratio comparisons, and cash flow analysis as assigned and recommends application packages for loan approval.
- Employs knowledge of business lending practices, including federal regulatory requirements, state regulations, agency and client requirements in the processing of the application
- Conducts follow-up on outstanding documentation to ensure receipt within turn-around time standards.
- Reviews and analyzes all underwriting information received and ensures completeness.
- Travels as required for onsite customer financial meetings.
- Conducts annual reviews of existing credit as needed.
- Works with staff and co-workers as a team in analyzing and solving situations that may arise in the business loan process.

Senior Level (all above plus)

- Understands business loan programs and the necessary documentation for processing.
- Assists in preparation of closing documents and other duties associated with loan closings as needed.

OTHER DUTIES, KNOWLEDGE, SKILLS, ABILITIES:

Required:

- Professional knowledge of financial analysis and generally accepted accounting principles.
- Strong mathematical skills.
- Basic to intermediate Excel skills.
- Ability to input data accurately and efficiently into computer software systems.
- Ability to work under the stress of maintaining the proper liaison between members, participants, client staff and vendors and ensure work is in compliance with all policies, procedures, legal and ethical guidelines.
- Ability to exchange information and to report facts and technical information clearly and concisely.
- Ability to attend accurately to many details in a timely manner.
- Ability to comprehend the consequences of various problem situations and to refer them to the appropriate people for resolution.
- Ability to resolve questions and problems with the supervisor and also to manage personal work flow and meet deadlines.

Preferred:

- Familiarity with Sageworks software

General:

- Must work the days and hours necessary to perform all assigned responsibilities and tasks. Must be available (especially during regular business hours) to communicate with employees, customers, managers and any other person or organization with whom interaction is required to accomplish work and company goals.
- Must maintain courteous, professional and effective working relationships with employees at all levels of the organization, customers, vendors and/or any other representatives of external organizations.
- Communicate information and state problems or challenges to be resolved in a clear, concise, courteous, nondiscriminatory and professional manner, and be able to provide clarification if necessary.
- Must be capable of adapting, with minimal or no advance notice, to changes in how business is conducted and work is accomplished, with no diminishment in work performance.
- Actively participate in quarterly performance meetings; meet or exceed all performance metrics.

This position description should not be construed to imply that any of the duties, responsibilities, or requirements outlined herein is exclusive. Employees are expected to execute any other additional assignments that may be specified. Furthermore, this position description does not represent a complete list of all the performance expectations and characteristics of individuals required to perform a job accurately. The company's management reserves the right to change this description from time to time as may be required.

If interested in this position, please submit resume and cover letter to: jobs@myservion.com