



## POSITION DESCRIPTION

**TITLE:** Credit Analyst  
**BUSINESS UNIT / DEPARTMENT:** Commercial Loan Resources  
**CLASSIFICATION / STATUS:** Fulltime

**SUMMARY:** Extensive administrative and analytical work with primary responsibilities for the accurate analysis and monitoring of credit worthiness of business loan applicants and recommending approval or denial based upon findings. Work will be assigned as needed with employee working closely with one or more team members. The Credit Analyst must have some financial knowledge from a secondary education source or acceptable work experience as determined by the Credit Officer. There is a high-level of supervision; however, employee is responsible and accountable to work independently without constant oversight. Work will be evaluated on obtaining specific goals as determined throughout the training process for accuracy, timeliness and results.

### REQUIRED QUALIFICATIONS:

**Education:** Bachelor's degree in Business, Finance or Accounting or related field.

**Experience:** 2+ years of experience in financial analysis preferably in commercial or small business lending. A combination of education and professional experience may be substituted.

### ESSENTIAL RESPONSIBILITIES & DUTIES:

- Pulls credit and interprets personal debt service.
- Conducts preliminary analysis for client presentations.
- Reviews and analyzes all documentation received and ensures completeness.
- Prepare financial spreadsheet analysis, ratio comparisons, and cash flow analysis as assigned and recommend application packages for loan approval.
- Work independently to gather, analyze and evaluate applicants' credit history and financial data to determine risk factors and recommend for approval or denial based upon findings.
- Conducts follow-up on outstanding documentation to ensure receipt within turn-around time standards.
- Assist in preparation of closing documents and other duties associated with loan closings as needed.
- Ensure regulatory requirements are met in processing the approved, cancelled and rejected loan application.
- Works with staff and co-workers as a team in analyzing and solving situations that may arise in the business loan process.

### **Skills/Knowledge/Abilities:**

- Moderate level of grammar, punctuation, and business writing skills.
- Basic understanding of tax returns and other related financial documents.
- Basic understanding of financial ratios and how to calculate ratios.
- Basic understanding of business loan programs and knowledge of the necessary documentation for processing.
- Some underwriting experience; developing underwriting experience.
- Ability to input data accurately and efficiently into computer software systems.
- 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 resolve questions and problems with the supervisor and to manage personal workflow and meet deadlines.
- Works well within an environment with high expectations and accuracy requirements.

### **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.
- Periodic travel may be required for onsite customer financial meetings.

*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](mailto:jobs@myservion.com)