**Title:** Credit Analyst



**Classification:** Non-Exempt

**Status:** Full-Time

**Date:** March 20, 2024

**Reports to:** Credit Operations Manager

**Supervises**: N/A

**General Responsibilities:** Serves as a loan analyst for various commercial and agricultural lenders including preparing credit analysis on loans presented to the loan committee and performing annual review of credits. Prepares loan write-ups and summaries along with underwriting recommendations to loan officers and loan committee.

**Essential Duties**

**Credit Analysis**

1. Completes a thorough, in-depth analysis of new credit requests, credit change requests, renewals, and annual relationship reviews. Recommends risk ratings and any risk-rating changes.
   1. Delivers meaningful, detailed credit analysis while providing efficient, timely service to loan officers.
   2. Prepares spreadsheets, reports and summaries, and opinions of lenders on new, renewed, and existing loans.
   3. Reports findings that may have an adverse effect on loan collateral or a borrower’s ability to repay the loan.
2. Completes and submits required reports as necessary.
3. Maintains a good working knowledge of the Bank’s lending policies and procedures and identifies exceptions to policy.
4. Ensures that all credit files are complete, identifies any documentation deficiencies, and reports to loan officer and credit administration as needed for timely resolution.
5. Reviews loan files as needed to ensure quality, consistency, and compliance with lending guidelines.
6. Completes accurate and timely reviews of residential, commercial, and agricultural real estate appraisals.
7. Pulls credit reports and assists in the preparation of collateral evaluations.
8. Ensures loan files are accurately established and that documents are properly scanned and maintained within the bank’s image system.

**Loan Operations**

1. Reviews payments and daily maintenance records.
2. Oversees the balancing of GL accounts related to loans.
3. Assists with the development of and maintains the necessary documentation tickler systems for post-closing documentation.
4. Oversees the monthly review and payment of loan department billings for flood billing.
5. Assists with receiving, tracking, documenting, and resolving all complaints from customers in regard to credit bureau reporting.
6. Assists with secondary market loan accounting.
7. Assists with Small Business Administration monitoring and reporting.
8. Assists with monitoring and reporting of the Bank’s compliance with the Fair Lending regulations and HMDA Reporting.
9. Serves as back-up for credit department.

**Other Duties**

1. Assists with the closing of loans as needed.
2. Maintains thorough and up-to-date knowledge on all lending compliance regulations.
3. Performs other duties as assigned.

**Overall Accountabilities**

1. Accuracy of work.
2. Work cooperatively with co-workers.
3. Deliver positive customer service.
4. Maintain confidentiality and security of records and information.
5. Follow all policies and procedures.

**Working Relationships**

1. Works directly with Credit Operations Manager.
2. Works collaboratively with Credit Processors and all loan officers.
3. Works cooperatively with all staff, community members, bank partners, and vendors.

**Desired Qualifications:**

1. High School diploma or equivalent required. Associate’s or Bachelor’s Degree in Accounting, Finance, or Business preferred.
2. Accounting or lending experience preferred.
3. Strong knowledge of Excel with demonstrated computer skills with all Microsoft products required; banking software knowledge preferred.
4. Demonstrated interpersonal, written and verbal communication skills, and organizational skills required.

**Job Specifications:**

1. Must be able to remain in a stationary position 90% of work day.
2. Must be able to occasionally move about inside the office to access file cabinets, office machinery, etc.
3. Constantly operates a computer and other office productivity machinery, such as a calculator, copy machine, computer, and printer.
4. Frequently communicates with customers regarding details of lending process. Must be able to exchange accurate information in these situations.
5. Regularly inspects documents for accuracy.