



Credit Analyst Job Description

TITLE Credit Analyst

Department Lending

Center National Bank has a great career opportunity for a Credit Analyst.

DESCRIPTION

Primarily, this position will serve as a loan analyst for various lenders. This will include loan analysis, preparing the credit analysis on loans presented to the loan committee and performing the annual reviews of credits. Prepares loan write ups and summaries along with recommendations to loan officers and loan committees. Reports to the banks Risk Manager.

ACCOUNTABILITIES:

Credit Analysis & Loan Review: 55%

- Complete a thorough, in-depth analysis of new credit requests, credit change requests, renewals and annual relationship reviews. Recommend risk rating changes when analysis merits.
- Deliver meaningful, detailed credit analysis while providing efficient, timely service to loan officers.
- Prepare spreadsheets, reports, summaries and opinions for lenders on new, renewal and existing loans.
- Report to the Risk Manager findings that may have an adverse effect on loan collateral or a borrower's ability to repay the loan. Will be responsible for submitting required reports as necessary.
- Maintain a good working knowledge of the Bank's lending policies and procedures and identify exceptions to policy.
- Ensure that all credit files are complete, identify any documentation deficiencies, and report to loan officer and credit administration as needed for timely resolution.
- Review loan files as needed to ensure quality, consistency and compliance with lending guidelines.
- Other duties as assigned by supervisor.



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Loan Officer Support: 20%

- Work with loan officers to anticipate, identify and collect documents needed for efficient, and timely approvals on new and existing credits.
- Assist in maintaining the credit tracking system for all commercial and Ag loans.
- Provide technical advice or other assistance to loan officers as needed.

Credit Administration: 10%

- Complete requested reports for the Loan Committee, Executive Committee and the Board of Directors on a timely basis.

Real Estate Evaluations: 10%

- Complete residential real estate evaluations accurately and on time as assigned.
- Complete reviews of residential real estate appraisals and evaluations accurately and on time as assigned.

Other: 5%

- Assist with cross selling and referrals to other departments of the bank.
- Promotes a positive and energetic environment.
- As part of overall team of bank employees, this position may be requested to assist in the support of other bank activities.

POSITION REQUIREMENTS

COMPETENCIES:

Adaptability:

- Able to adjust quickly to different work situations; remain composed under pressure and stressful situations.



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- Must be able to understand financial data (Balance Sheets, Income Statements, Cash Flow Statements, Financial Ratios, etc.) and apply those skills as they pertain to the loan underwriting process. Must be organized, efficient, and able to work independently and be detail oriented in order to generate accurate reports.

Attention to Detail:

- Regard for all important details to assure accuracy in every transaction performed; detect errors; follow through on corrections and details.

Oral/Written Communication:

- Must be able to communicate thoughts clearly, both orally and written. Must be able to communicate throughout the organization and to all levels of staff as well as external contacts.

Technology:

- Must be highly competent with significant expertise in multiple computer software packages, primarily focused in the Microsoft Office Suite of programs including Word, Excel, PowerPoint, but not exclusively. Will ensure competency is achieved and maintained with training as needed.

Time Management:

- Ability to effectively manage one's time to complete work according to established deadlines. The ability to prioritize tasks to make the best use of time for high priority tasks.
- Principled and self-confident.

EDUCATION AND SPECIAL REQUIREMENTS:

- Prefer Bachelor's degree in business, finance or accounting.
- Prefer 1-2 years of previous experience.
- This job requires skills needed in a typical office environment. This includes computer skills, communications skills, as well as utilization of office equipment.

PHYSICAL DEMANDS:

- While performing the duties of this job, the employee is regularly required to stand; walk; use hands to type, carry, handle and feel objects; reach with hands and arms; talk or hear. The employee must occasionally lift and/or move up to 25 pounds and more with assistance. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and the ability to adjust focus.



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**FULL-TIME/
PART-TIME**

EDUCATION 1

**NUMBER OF
OPENINGS** Plymouth or Litchfield

LOCATION

**ABOUT THE
ORGANIZATION**

EOE STATEMENT

We are an equal employment opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, gender, national origin, disability status, protected veteran status or any other characteristic protected by law.

THIS POSITION IS CURRENTLY ACCEPTING APPLICATIONS.

APPLY NOW!