

Credit Analyst

Reports to Chief Compliance Officer



Primary Functions:

Responsible for the completion of analytical tasks associated with underwriting and monitoring of the Member Business Loan Portfolio. The Credit Analyst will be required to maintain a thorough knowledge of all loan policies and procedures and regulatory compliance requirements affecting member business loans. The Credit Analyst will ensure accuracy and completeness of commercial loan files and assess the ongoing quality of existing commercial loan portfolio.

The responsibilities may include, but are not limited to the following:

- Apply knowledge of commercial lending principles and technologies to work performed
- Preparation of corporate and personal financial statement spreads, global cash flow analysis, monthly/quarterly borrowing base testing, preparation of reports detailing financial position and credit worthiness
- Conduct periodic reviews and evaluation of existing commercial loans assessing ongoing loan quality and making recommendations for a course of action
- Develop a working knowledge of the Member Business Loan Policy and grade loans according to internal scale
- Keep current on market, industry and regulatory changes impacting commercial lending
- Ensure that financial information is complete per loan policy requirements
- Work with lenders and loan staff to assist in the preparation of reports and presentations to keep management apprised of credit quality and forecasting trends
- Meet with business loan members on a scheduled basis in conjunction with the loan officers to foster relationship and enhance the credit union's understanding of business credits
- Maintain and organize workflow
- Maintain accurate files
- Ability to work independently and prioritize tasks to meet deadlines
- Assist with audit and examination responses
- Attend training as necessary
- Other duties assigned

Essential Skills

Required:

- 3-5 years of commercial loan underwriting
- Proficient in Microsoft and Windows applications
- Knowledge of credit reporting and lending practices

Preferred:

- 4 year degree in accounting, business, finance from accredited university