



POSITION DESCRIPTION

TITLE:	Credit Analyst I	CATEGORY:	Full-Time
FLSA:	Exempt	LOCATION:	GSD
SEGMENT:	Loan Operations	REPORTS TO:	SVP, Director Of Credit Administration
SHIFT:	Monday-Friday: 8:00 a.m.-5:00 p.m.	DATE:	April 4, 2025

SUMMARY

The position of Credit Analyst I analyzes loan data on new, renewal and existing loans, including data provided by credit bureaus, other financial institutions, and financial institution files. Prepares spreadsheets, reports, summaries and opinions for financial institution officers and profitability analysis on new, renewal and existing loans.

Assures compliance with all Bank policies and procedures, as well as all applicable state and federal banking regulations.

ESSENTIAL DUTIES

- Performs pre-qualification assessment and analysis of financial condition and risk of financing requests within framework of Bank credit culture and current economic and industry trends.
- Analyzes all information necessary to present a financing request to Senior Management or Loan Committee for approval.
- Works directly with Lending staff with guidance from the Credit Manager.
- Performs credit inquires for the financial institution as requested.
- Establish, review, and update new and existing loan files for the financial institution on a regular basis.
- Reinforces the application of superior customer service through his or her own example along with appropriate follow through with involved customers and employees.
- Develops and maintains knowledge of financial industry, economy, market conditions, rates, vendors, and competition.
- Provides deposit and loan account ratings.
- Participates in various internal committees assigned by Senior Management.
- Assumes responsibility for special projects, gathers data and prepares reports for Senior Management, audits and other personnel.

- Operates computer terminal or personal computer to process account activity, determine balances, and resolve problems within given authority.
- Answers telephones, answers questions, and directs callers to the proper Bank personnel.
- Treats people with respect, keeps commitments, Inspires the trust of others, works ethically and with integrity, upholds organizational values, and accepts responsibility for own actions.
- Demonstrates knowledge of and adherence to EEO policy, shows respect and sensitivity for cultural differences, educates others on the value of diversity, promotes working environment free of harassment of any type, and builds a diverse workforce and supports affirmative action.
- Follows policies and procedures, completes administrative tasks correctly and on time, supports the Bank's goals and values, and benefits the Bank through outside activities.
- Performs the position safely, without endangering the health or safety to themselves or others and will be expected to report potentially unsafe conditions. The employee shall comply with occupational safety and health standards and all rules, regulations and orders issued pursuant to the OSHA Act of 1970, which are applicable to one's own actions and conduct.

SECONDARY DUTIES

The position of Credit Analyst I performs duties specific to the position and other functions as assigned.

SUPERVISOR RESPONSIBILITY

The position of Credit Analyst I is not responsible for the supervision of any employee(s).

ENVIRONMENT AND PHYSICAL ACTIVITY

The incumbent is in a non-confined office-type setting in which he or she is free to move about at will. It may include some minor annoyances such as noise, odors, drafts, etc.

The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to 10-20 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.

The incumbent for this position may operate any or all of the following: telephone, cellular telephone, beeper, copy and fax machines, adding machine (calculator), check protector, microfilm equipment, encoder, money counter, credit card terminal, typewriter, computer terminal, personal computer and related printers.

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

MENTAL DEMANDS

The incumbent in this position must be able to accommodate to reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress, multiple concurrent tasks, and constant interruptions.

MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- High school diploma or general education degree (GED), Bachelor's degree (BA) or equivalent from a **four-year** College or University and **1+** years of related experience and/or training, or the equivalent combination of education and experience. Work related experience should consist of a financial analyzing or lending background. Educational experience, through in-house training sessions, formal school, or financial industry related curriculum, should be business or financial industry related.
- Ability to read, analyze and interpret general business periodicals, professional journals, and technical procedures.
- Excellent multitasking, organizational and time management skills.
- Basic skills in computer terminal and personal computer operation, mainframe computer system, word processing, spreadsheet and specialty software programs.
- Ability to use a financial calculator to generate repayment terms, remaining amortization, and percent change.
- Intermediate typing skills to meet production needs of the position.
- Exceptional math skills, ability to calculate interest, commissions, proportions, and percentages, balance accounts, add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals, locate routine mathematical errors, compute rate, ratio and percent, including the drafting and interpretation of bar graphs.
- Exceptional verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions and instruct others, train personnel, write reports, correspondence and procedures, speak clearly to customers and employees.
- Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.
- Ability to work with minimal supervision while performing duties.
- Current **STATE** driver's license and a vehicle with appropriate insurance coverage if required to drive while performing assigned duties and responsibilities.

Management reserves the right to change this position description at any time according to business needs.

