

Job Description

Job Title: Credit Analyst
Reports To: President
Exemption Status: Non-exempt, Hourly

POSITION PRIMARY PURPOSE:

Conducts credit investigations and analyzes credit information pertaining to all commercial and agricultural loans. Assists with the credit approval process by preparing credit authorization forms in coordination with Loan Officers. Furnishes information in relation to credit inquiries and provides assistance to loan officers and others, as requested.

PRIMARY RESPONSIBILITIES/DUTIES:

Conducts credit analyses including gathering, analyzing and interpreting all types of credit information for existing and prospective customers.

- Prepares detailed customer financial analyses utilizing customer supplied financial information and the bank's underwriting standards/requirements to assess risk in extending credit.
- Ensures adequate financial information is obtained to assess a borrower and minimize risk and potential for loss to the bank.
- Studies and evaluates the financial information and communicates the results to the Loan Officer orally and in narrative format.
- Makes recommendations/decisions regarding the extension of credit.
- Prepares or assists in preparation of lending workflow documentation for presentation of credit to Loan Committee.
- Provides credit structure and pricing recommendations based on analyses.

Working with commercial and ag loan officers, assembles and processes all underwriting conditions, tracks the status of all in-process loans, and prepares all loan documentation to ensure all deadlines and closings are met.

Provides committee(s) and management with pertinent data relative to bank's asset quality.

- Monitors and conducts annual reviews on commercial and agricultural relationships in coordination with Loan Officer as applicable
- Prepares annual stress testing of agricultural loans
- Reviews and reports on significant changes in the financial condition of the Borrower.
- Monitors loan covenant tracking and reports on compliance to appropriate committee level.

- Monitors and conducts the quarterly review of watch list customers in coordination with the President.
- In coordination with the President, calculates the quarterly ALLL, semi-annual CECL, analyzes the data, and reports and make recommendations on findings.
- Manages the ALLL and CECL policies
- Recommends borrowers' risk ratings to Loan Committee based on findings and past experience with borrower as it relates to the following:
 - Ability to pay
 - Leverage
 - Liquidity
 - Management
 - Collateral and guarantors
- Prepares monthly Liquidity Report for Board meeting.
- Compiles various reports to assist bank management and the Board of directors.

Manages the Escrow area of the loans.

- Conducts annual reviews of individual escrow accounts.
- Sends all notices within compliance and regulatory guidelines.
- Prepares all checks for escrow disbursements per regulatory guidelines.
- Monitoring insurance premiums and tax bills to guarantee the bank is paying the right amounts.
- Reconciles Escrow checking account monthly.
- Assists customers with questions and performs necessary maintenance
- Manages the Escrow policy

Responsible for monitoring of the bank's Loan Policy including:

- Interpretation of loan policy and how it relates to each credit.
- Determining and monitoring the proper level of approval a credit requires and adherence to loan policy by lending staff.
- Provide guidance with regards to Loan Policy revisions including regulatory revisions, product and terms offering, required collateral documentation and underwriting requirements.

Participate as a non-voting member of the Loan Committee.

- Responsible for taking minutes of Loan Committee meetings.

Expedites the review process required by external loan review and regulatory bodies.

- Gathers and compiles data for regulatory examiners.
- Responds to routine questions of examiners and provides requested documentation.

Aids the overall lending department with additional responsibilities:

- Completes credit inquiries needed for outside vendors.

- Manages and tracks document exceptions for the commercial and agricultural customers.
- Assists with obtaining, scanning and maintaining accurate and timely documentation in Aurora
- Orders all appraisals, conducts appraisal review, and manages the Appraisal policy and appraiser credentials
- Manages the bank's SAFE ACT policy and the NMLS program.
- Prepares Metric Reports
- Reconciles the bank's loan related checking accounts and general ledger accounts

Manage the E-Oscar credit report disputes and inquiries.

- Obtains the disputes, researches the issues, and reports back to the credit reporting agencies.

Management of the archived documents per the bank Retention Policy.

- Handles the storage and destruction of physical bank documentation.
- Makes recommendations to management regarding the retaining of documentation.
- Performs research on compliance and regulatory guidelines regarding bank documentation retention.

SECONDARY RESPONSIBILITIES/DUTIES:

- Answers telephone with prompt and professional telephone etiquette
- Assists the teller line with customer transactions in times of need and Saturdays
- Opens and closes the bank
- Assists lenders with various tasks including Black Book/collateral verifications, modifications, mortgage releases, flood determinations, credit reports, rate watch reports, and other miscellaneous needs.
- All other duties as assigned

EDUCATION:

High school diploma (GED equivalent). Associate's or Bachelor's degree with a concentration in business operations, finance, or related field preferred.

DEMONSTRATED ABILITIES:

1. Must be able to multi-task and be able to prioritize work requirements.
2. Possess outstanding oral and written communication skills and be able to deal effectively with others.

3. Be able to perform repetitive tasks without making errors and with high attention to detail.
4. Possess the ability to remain flexible and adaptable to constant change.
5. Possess the ability to work in a high volume and fast paced environment.
6. Must be able to take direction well but able to work with limited supervision.
7. Must have in-depth analytical and risk assessment skills
8. Possess knowledge of accounting, finance, and economics
9. Possess and maintain strong computer skills and be detail oriented
10. Strong adherence to regulatory compliance guidelines with:
 - a. Knowledge of current banking regulation including Bank Secrecy Act and Anti Money Laundering to assist management in monitoring for suspicious activity, money laundering, or other illegal customer activity as well as completion of currency transaction reports.
 - b. Understanding the confidential nature of the banking industry and adheres to bank policies and procedures for protecting customer's private information.
 - c. Ensuring of safety and security of the bank and staff by complying with bank policies and procedures with regards to physical security and reporting suspicious activity to management.

TECHNICAL KNOWLEDGE REQUIREMENTS:

1. Working knowledge of computer software: Windows, Microsoft Office including Excel and Word, Outlook, Aurora, Shazam Core, Cardinal Compass, Shazam Teller, and others
2. Operate office equipment such as copier, fax machine, telephone system.

WORKING CONDITIONS:

Physical

Sitting and/or standing for extended periods of time when performing duties. Lifting and carrying up to 50 pounds. Occasional bending and/or reaching for supplies on ground level. Continuous use of hands in repetitive tasks such as simple grasping, twisting/turning of wrists. Finger dexterity to perform various clerical duties such as typing, writing and maintaining files. Continuous speaking and hearing for interaction with staff and customers. Continuous clarity of vision at 20 inches or less for normal processing of work.

Mental

Continuous alertness, precision, and concentration to ensure accuracy of work. Frequent performance of basic numeric calculations, as well as writing, reading, comparing and analyzing. Frequent use of judgment, reasoning and patience in

executing multiple projects concurrently. Continuous problem solving. Continuous initiative in performing duties with little or no direct supervision.

Environmental

May have to work long hours and irregular hours such as evenings and weekends. Occasional travel may be required to attend seminars and meetings held at another location. Exposed to potential hazardous conditions such as robbery. Receives detailed instructions and procedures to be followed to minimize the risk.