



<b>Job Title</b>	<b>COMMERCIAL CREDIT ANALYST</b>
<b>Reports To</b>	<b>Commercial Lending Manager</b>

**PURPOSE**

This position is responsible for performing an integral part of the credit administration function for the Credit Union. The Commercial Credit Analyst is responsible for the gathering and analysis/interpretation of financial and credit information for existing and prospective members, and the underwriting of the request. This position determines compliance with the Credit Union’s loan policy, applicable underwriting guidelines, and regulatory requirements. Reviews existing borrower accounts and portfolios in order to identify, evaluate, and determine the appropriate course of action on potential credit quality issues to minimize risk and potential losses for the Credit Union.

**FUNCTIONS**

- Responsible for personal and staff member marketing of the credit union and knowledge of all services offered to a degree that will enable answering questions, or referring members for specific services.
- Documentation of a loan presentation that includes an analysis of business cash flow, ability to service existing and prospective debt, and other material financial trends and ratios, an independent recommendation regarding the request and determination of an appropriate risk rating.
- Thorough knowledge of credit administration, policy and procedures, including the ability to review member accounts and portfolios in order to identify, evaluate and determine an appropriate course of action on potential credit quality issues to maximize credit quality and minimize risk and potential loss to the Credit Union.
- Must effectively coordinate and prioritize multiple tasks with multiple lenders at once.
- Analyzes loan requests, researches collateral values and identifies the ability to perfect a security interest in the intended collateral, and recommendation of an appropriate repayment structure.
- Interpretation and spreading of financial statements, including year-end and interim documentation both CPA and non-CPA prepared.
- May perform ongoing maintenance of commercial relationships, including the completion of annual reviews, loan renewals, and portfolio monitoring duties.
- Investigates all available sources of credit and financial information including: reporting services, credit bureaus and any collateral value research.
- Performs other duties as assigned.

**AUTHORITY**

The incumbent is authorized to take any action to carry out the responsibilities assigned by the Commercial Lending Manager so long as such action does not deviate from established policies and represents sound business judgment; except for specific limitations placed on the incumbent’s authority by specific assignments to other personnel.

**PREREQUISITES FOR THIS POSITION**

- **Minimum Education:** Bachelor’s Degree or approved equivalent combination of education and experience. Educational experience, through in-house training sessions, formal business school or financial industry related curriculum.
- **Minimum Experience:** Preferred two to three years' experience in financial and/or credit analysis or related areas. Experience, knowledge and training in financial statement and tax return analysis typically resulting from a combination of education in accounting, financial and/or credit analysis or related areas. Strong knowledge of commercial, construction and real estate credit analysis. Proficient in Microsoft Office suite (Word, Excel and PowerPoint).
- **Personal Characteristics and Skills:** Must be of the highest integrity, in good health and with personal habits above reproach. A positive attitude and teamwork mentality is essential. Must practice confidentiality and be able to work well under pressure. Must be self-motivated, efficient, accurate, and organized. Must be able to take direction and be willing to seek counsel of supervisor as necessary. Ability to analyze and interpret general business periodicals, professional journals and technical procedures. Ability to effectively present information and respond to questions from diverse groups, including managers, customers and members of the general public. Strong typing skills to meet production needs of the position. Effective verbal, written and interpersonal communication skills; ability to write reports and correspondence and speak clearly to members and employees. Excellent organizational and time management skills.
- **Working Conditions:** Continuous alertness, precision, and concentration to ensure accuracy and thoroughness of documents and transactions. Continuous alertness of surroundings for security purposes. Exposed to potentially hazardous conditions, i.e., robbery. Occasional travel is required. This position may require extended or irregular hours. Occasional lifting up to 50 pounds. Occasional bending, squatting or kneeling to reach supplies on ground level.

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Employee Signature

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Date

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Manager Signature

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Date