



Credit Analyst I

Department: Credit Department
Reports To: Chief Credit Officer
Supervises: None
Summary: Analyze credit data and financial statements to evaluate the financial condition and degree of risk involved in extending credit or lending money to individuals and businesses. Prepare reports with credit information for use in decision making.

MAJOR DUTIES & RESPONSIBILITIES:

- Obtain information and analyze credit data and financial statements to determine the degree of risk involved in extending credit or lending money.
- Analyze and report on loan data provided by credit bureaus, financial records, and other financial institutions in regard to new, renewing, and existing borrowers/loans
- Generate financial ratios, using computer programs, to evaluate customers' financial status
- Consult with customers to resolve complaints and verify financial and credit transactions
- Review and prepare written analyses, spreadsheets, reports, summaries, and opinions and prepare or assist in the preparation of loan memorandum for presentation to lenders and/or loan committees
- Maintain the commercial financial information loan files
- Perform commercial loan collateral/floor plan audits
- Perform internal small business loan audits of documentation and officer risk ratings
- Monitor loan covenants
- Monitor borrowing base and stock secured margins on selected commercial loans
- Order, review, disperse, and track appraisals and appraisal related information
- Manage other Real Estate (ORE) properties
- Understand and follow bank/department regulations, policies, and procedures, and participate in all compliance-related training
- Perform other duties as assigned and/or necessary

EDUCATION & EXPERIENCE:

- Bachelor's degree in business, accounting, finance, or related field; or equivalent combination of education and experience
- Two to five years banking experience preferred



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REQUIRED KNOWLEDGE, SKILLS & ABILITIES

- Motivated self-starter with strong organizational and project management skills and the ability to work independently and set priorities
- Strong verbal and written communication skills
- Strong attention to detail
- Strong analytical and problem solving skills
- Proficient in the use of Microsoft Word and Excel

LAST UPDATED: 06.26.2019

The qualifications and specifications mentioned above are intended to indicate the kinds of tasks and levels of work difficulty that will be required of positions that will be given this title and shall not be construed as declaring what the specific duties and responsibilities of any particular position shall be. Nothing in this job description limits or in any way modifies the right of any supervisor/manager/director to assign, direct, or control the work of employees under his/her supervision. The use of a particular expression or illustration describing duties shall not be held to exclude other duties not mentioned that are mutually inclusive or of similar kind or level of difficulty. The position will be filled based on qualifications regardless of age, sex, race, religion, color, national origin, disability, marital status, height, weight, or other legally protected status. This job description should in no way be construed as a contract of or for employment. Main Street Bank is an equal opportunity employer.



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JOB DESCRIPTION ACKNOWLEDGEMENT SHEET

I have reviewed the above job description and acknowledge that it is a fair and accurate documentation of the required duties, knowledge, skills, abilities, and education/experience necessary to be successful in the position. I acknowledge that the above job description is a basic overview of the position and is in no way limited to the qualifications and specifications listed. I understand that the requirements of this job may be altered at any time with or without notice due to changes in business, technological, personnel, or various other activities/practices.

Employee Name – printed

Employee Name – signature

Date _____

Please print, review, sign, and return to Human Resources.