



## JOB DESCRIPTION

**POSITION TITLE:** Credit/Portfolio Analyst

**Department:** Portfolio Management

**Location:** Main Office

**Reports to:** Portfolio Manager

**FLSA Code:** Exempt

### **Summary:**

Under general supervision, but according to policies and procedures, assist officers in connection with new and existing loan activity. Accompanies officers calling on customers when requested, develops and analyzes credit information pertaining to C&I and Consumer loans, prepares loan approval memorandums and annual reviews for Senior Loan Committee and Board, maintains control over credit requirements of new and existing accounts, obtains and furnishes information relative to credit inquiries, and provides any other assistance to loan officers as requested.

### **Responsibilities:**

- Conducts due diligence for new clients to understand company's management, financial condition, and prospects for growth and relationship enhancement
- Analyzes company financial information using financial analysis software and prepares projections based on company forecasts
- Assists in document preparation and loan closings. Gathers and organizes documents associated with new and existing portfolio companies
- Makes annual site visits to portfolio companies and discusses Company operations and financial results with the client
- Performs other duties as assigned by the Manager of Portfolio Management
- Adhere to current Standards of Performance.
- Adhere to current compliance standards
- Performs other related duties as assigned

## **Knowledge, Skills and Abilities**

- Excellent leadership, interpersonal, team and communication skills (written and verbal)
- Knowledge of banking regulations (OCC and FDIC)
- Sound working knowledge of the overall operations of the loan/credit departments
- Ability to establish credibility and rapport; knowledgeable and personable looking for ways to improve the operations of the Bank
- Proven ability to demonstrate and coach exceptional customer service
- Ability to communicate and function professionally with all levels of personnel and business partners across the organization
- Must stay current on operational, product, and system changes/enhancements, as well as demonstrate good risk management decisions
- Able to take “full ownership” of issues until they are completely resolved
- Unpredictable hours, ability to work long hours including weekends and some evening

## **Training and Experience**

- Business Degree desired but not required in business/finance/economics concentration
- 10+ years relevant work experience with demonstrated track record of loan credit risk and strong workout expertise and experience with high emphasis on transactions
- Prior experience with a community bank
- Proficiency with Microsoft Office Products
- Complete ongoing compliance training

## **Compliance Training:**

- Must complete ongoing compliance training on the on the Bank Secrecy Act, Bank Protection Act, Know Your Customer, CIP, USA Patriot Act, OFAC, Identity Theft, Anti Money Laundering, Community Reinvestment Act, Safeguarding Customer Information (GLBA), Suspicious Activity Reporting, Rights to Financial Privacy, Dodd Frank Wall Street Reform Act, Equal Credit Opportunity Act, Fair Debt Collection Practices, Fair Housing Act/HUD, OCC Supervisory Guidelines on Foreclosure Management, Civil Service member Relief Act, Flood Insurance, Real Estate Appraisal Requirement, Record Retention, Home Mortgage Disclosure Act, Loans to Insiders - Regulation O, Truth in Lending Act, Fair Credit Depository Act, Real Estate Settlement Procedures Act, Safe Act, Consumer Privacy – Reg P, Unfair and Deceptive Practices - Reg AA, Fair Lending Laws, New Initiatives/Products, Consumer Privacy – Reg P, Legal Lending Limits, BSA/AML Guidelines

**Job Specific Required Training:**

Bank University

- Business Lending
- Mortgage Loan Officer Training – MLO 100-500
- Credit and Lending Basics – LOA 101, 201, 202

Center for Financial Training

- Principles of Banking

Business Writing

Grammar

Business Etiquette

**Working Conditions:**

- May sit for long periods of time.
- May be required to bend, stretch over head, and lift weight up to 15 lbs.
- Unpredictable hours

NOTE: THIS JOB DESCRIPTION IS SUBJECT TO CHANGE AT THE DISCRETION OF BANK MANAGEMENT. POSITION HOLDER WILL BE NOTIFIED.

