



## Junior Credit Analyst

### Identifying Information:

- Department: Loan
- Reports To: Juli Troutman
- Location: Lebanon Operations Center
- Hours: M-Th 8:00 am – 5:00 pm Fri 8:00 am – 6:00 pm

### Summary:

- Responsible for assisting credit analysts and loan officers with credit and loan tracking activities for new and renewed commercial loan requests and to assist in verifying that they conform to bank established lending policies and prudent lending practices.

### Essential Duties and Responsibilities:

- Input financial statement spreads for loan officers and credit analysts.
- Assist with portfolio management activities such as financial statement tracking and covenant tracking.
- Confirm that all financial information that is included in the loan presentation memo presented to loan committee is indexed to document management system.
- Work with loan officers to help with timely financial statement collection and uploading to document management system.
- Monitor adherence to loan approval requirements and Loan Policy.
- Other tasks as assigned.

### Required Traits/Behavioral Competencies:

- Requires organization and the ability to prioritize tasks and complete multiple projects within the required timeline.
- Attention to detail is critical.
- Ability to work with loan officers and credit analysts.
- Strong written and verbal communication skills are required.

### Qualifications/Education/Experience:

- Bachelor's Degree in Finance or Accounting is preferred.

### Job Competencies/Skills:

- Must be able to work independently and prioritize projects with limited supervision.
- Ability to exercise good judgment in establishing and maintaining working relationships.
- Must have a high level of accuracy, focus, timeliness and problem solving skills.
- Strong written and verbal communication skills are required along with a proficiency in Microsoft Office Suite of Programs/Products.
- Must have the ability to read, analyze, and interpret policies, contracts, financial documents, and other legal documents as needed.

- Strong analytical and mathematical capabilities including the ability to understand and interpret various financial data as to how it may affect the bank's relationship with new or existing customers.

**Physical Requirements:**

- Must be able to remain in a stationary position up to 75% of time.
- Must be able to lift up to 10 lbs.

**Work Environment:**

- Lebanon Operations Center

03/10/2020