

**TITLE: Credit Administration Project Analyst**  
**REPORTS TO: Chief Credit Officer**  
**FLSA: Exempt**  
**CATEGORY: Full Time**  
**SHIFT: Monday – Friday 8:00am – 5:00pm**

**SUMMARY**

**Confirms sound loans, complete documentation and analysis and implementation of credit related business plans in accordance with overall objectives of the bank. Aids in ongoing credit training and development.**

**Facilitates the bank internal real estate evaluation procedures. Monitors compliance with FIRREA & other applicable regulations. Conducts periodic loan reviews to ensure proper ratings within the bank's loan portfolio. Compiles board and management reports on a monthly and quarterly basis. The position works closely with the Chief Credit Officer to identify risks and opportunities for efficiencies in the credit processes of the bank, and works to build solutions to those risks and inefficiencies.**

**ESSENTIAL DUTIES**

- **Monitors loans for complete documentation and analysis, appropriate servicing and implementation of credit related business plans in accordance with overall objectives of the bank. Recommends actions to ensure the bank is in compliance with credit policies, procedures and standards. Evaluates large and complex loans within the oversight of the CCO.**
- **Aids the CCO in administering Loan Committee, including the taking and preparation of meeting minutes and assembling the loan packet.**
- **Aids in the implementation, monitoring and evaluation of credit programs, policies and procedures, and recommends changes as necessary to the CCO.**
- **Conducts internal and external analyses to understand the local credit market and competitors and shares information with the CCO.**
- **Develops and prepares complete and relevant monthly and quarterly lending reports for presentation to the CCO, Executive Committee and the Board.**
- **Aids the Chief Credit Officer in the identification of policies and procedures which might not be in compliance with regulatory requirements.**
- **Gathers for review, all reports and other information requested in preparation for exams and audits.**
- **Verifies quality, completeness and accuracy of supporting loan documentation and analysis through periodic and ongoing loan reviews. Confirms the veracity of risk ratings through this process.**
- **Compiles independent Real Estate Evaluations when appraisals are not required. Aids in the compliance with FIRREA of the bank's internal evaluation program.**

## **SECONDARY DUTIES**

- **Responds to inquiries or refers inquiries to the appropriate department or person, exhibiting the necessary follow through with customers and/or staff involved.**
- **Provides direct & indirect customer service by giving advice and answers for a variety of basic to complex questions to customers and to co-workers.**
- **Generates and organizes reports on loan and deposit data at the request of a Bank executive.**
- **Assists the treasury management team with the quarterly risk reviews of ACH and ADC products.**
- **Maintains all related paper and digital file systems so that necessary documents can be found easily, and documentation is consistent and complete.**
- **Assumes responsibility for various department functions in the absence of staff members or in overload situations.**
- **Completes all assigned Compliance training.**
- **Assists Chief Credit Officer with other duties as assigned.**

## **GENERAL**

- **Provides excellent personal customer service to all internal and external clients.**
- **Treats people with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.**
- **Follows policies and procedures; completes administrative tasks correctly and on time; contributes to the overall profitability of the Bank through cost controls and expense monitoring.**
- **Applies good judgment in decision making and sees beyond immediate assignments and acts on opportunities and problem areas.**
- **Performs position safely, without endangering the health or safety to themselves or others and reports potentially unsafe conditions.**
- **Works according to established schedules, arriving on time and with a positive attitude.**
- **Supports the Bank's goals and values; benefits the Bank through outside activities.**
- **Any other duties as defined by management.**

## **QUALIFICATIONS AND DEMONSTRATED ABILITIES**

**These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.**

- **Minimum of 2 years of banking experience, preferably in lending or other related field.**
- **Bachelor degree in finance, business administration or related field; or equivalent combination of education and experience. Work-related experience should consist of finance, accounting or business management. Educational experience, through in-house training sessions, formal school or related curriculum, should be applicable to finance, accounting or business.**
- **Completion of formal, industry-recognized loan review certification program within 6**

months of hire, to include a passing grade on formal examination.

- **Ability to read, analyze and interpret business periodicals, professional journals and technical procedures.**
- **Good organizational and time management skills, to ensure maximum productivity.**
- **Excellent skills in computer terminal and personal computer operation; word processing, spreadsheet and specialty software programs.**
- **Intermediate typing skills to meet production needs of the position.**
- **Exceptional verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, and to speak clearly to customers, employees, directors and shareholders.**
- **Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.**
- **Ability to work with minimal supervision while performing duties and to handle confidential information with discretion.**
- **Ability to operate standard office equipment such as copy and fax machines, scanner, etc.**

#### **PHYSICAL REQUIREMENTS**

- **Ability to sit and/or stand for extended periods of time.**
- **Occasional walking to assist or meet with customers and staff at various locations within the Bank.**
- **Continuous clarity of vision at 20 inches or less for normal processing of work.**
- **Repetitive use of hands such as grasping, twisting/turning of wrists, and finger dexterity necessary to perform various clerical duties such as typing, writing, and maintaining files.**
- **Occasional use of arms such as pushing/pulling to open and close drawers and cabinets.**
- **Occasional bending and/or reaching for supplies, etc. on both low and high shelves.**

#### **ACKNOWLEDGEMENT**

**I have reviewed the above job description and acknowledge that I am able to perform the duties and responsibilities described herein. Summit Bank reserves the right to update job descriptions periodically. I acknowledge that this job description does not in any way create a contractual relationship, and does not alter Summit Bank's at-will employment relationship with me.**

**Employee Signature**

**Date**