



TITLE: Credit Analyst (Associate Business Client Advisor)
REPORTS TO: Business Client Advisor
FLSA: Non-Exempt
CATEGORY: Full Time
SHIFT: Monday – Friday 8:30am – 5:30pm

SUMMARY

Credit Analyst will work with one or more assigned Loan Officers on a specific portfolio, providing high level support services in the areas of credit analysis, document preparation, loan accounting and portfolio management. Assumes responsibility and is accountable for adherence to Bank policies and procedures, as well as all applicable state and federal laws and banking regulations.

ESSENTIAL DUTIES

- 1. Performs analysis of credit reports, business and personal tax returns, financial statements, cash flows, and pricing analysis. Independently researches and analyzes borrower company and industry data.**
- 2. Discusses pricing and recommends loan structure with loan officer. Presents and offers creative solutions to meet the borrowing needs of our clients.**
- 3. Independently prepares complete written analyses of borrowers' financial condition and presentation materials, demonstrating full understanding of analysis results and identifying areas where clarification is required.**
- 4. Assists in the review of loan documents for accuracy, completeness, and adherence to approval conditions.**
- 5. Attends client meetings with loan officers. Develops relationship with borrowers establishing themselves as a reliable point of contact when the loan officer is unavailable.**
- 6. Assists in loan closings, ensuring proper execution of all loan documents.**
- 7. Proactively notifies customers of upcoming loan maturities, renewals, rate adjustments and other loan events, ensuring receipt of all necessary documentation to complete renewals in a timely manner.**
- 8. Obtains and maintains State of Oregon Notary designation.**

SECONDARY DUTIES

- 1. Responds to inquiries or refers inquiries to the appropriate department or person, exhibiting the necessary follow through with customers and/or staff involved.**
- 2. Provides direct & indirect customer service by giving advice and answers for a variety of basic to complex questions to customers and to co-workers.**
- 3. Maintains all related paper file systems so that necessary documents can be found easily, and documentation is consistent and complete.**
- 4. Provides back up support by preparing loan documents for signature.**
- 5. Assumes responsibility for various department functions in the absence of staff members or in overload situations.**

- 6. Completes assigned compliance training. Maintains compliance with Bank's BSA/AML policies and procedures.**

GENERAL

- 1. Provides excellent personal customer service to all internal and external clients by treating people with respect; keeping commitments; inspiring the trust of others; working ethically and with integrity; upholding organizational values; and accepting responsibility for own actions.**
- 2. Follows policies and procedures and completes administrative tasks correctly and on time.**
- 3. Applies good judgment in decision making and sees beyond immediate assignments and acts on opportunities and problem areas.**
- 4. Performs position safely and reports potentially unsafe conditions.**
- 5. Works according to established schedules, arriving on time and with a positive attitude.**
- 6. 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.

- 1. Bachelor degree in finance, accounting, 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.**
- 2. One (1) to three (3) years' experience in similar capacity.**
- 3. Ability to read, analyze and interpret business periodicals, professional journals and technical procedures.**
- 4. 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.**
- 5. 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.**
- 6. Good organizational and time management skills, to ensure maximum productivity.**
- 7. Ability to operate standard office equipment such as copy and fax machines, scanner, etc.**
- 8. Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.**
- 9. Ability to work with minimal supervision while performing duties and to handle confidential information with discretion.**

PHYSICAL REQUIREMENTS

- 1. Ability to sit and/or stand for extended periods of time.**

2. Occasional walking to assist or meet with customers and staff at various locations within the Bank.
3. Continuous clarity of vision at 20 inches or less for normal processing of work.
4. 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.
5. Occasional use of arms such as pushing/pulling to open and close drawers and cabinets.
6. 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