

Position: Credit Analyst

Department: Lending

Reports to: Chief Lending Officer

Job Posting #: 239

Summary: Responsible for determining our customers' creditworthiness. Analyze financial data to assess the likelihood of a borrower honoring their financial obligations.

Primary Responsibilities:

- Assess creditworthiness of existing or prospective clients.
- Examine financial transactions and credit history case by case (applications, statements, balance sheets, legal documents etc.).
- Complete ratio, trend and cash flows analyses and create projections.
- Determine in depth the degree of risk involved.
- Carefully analyze data, interpret findings and prepare reports of financial position and credit worthiness for loan approval and loan file documentation.
- Adhere to loan policy and guidelines.
- Draft models of credit information that predict trends and patterns.
- Other duties as assigned.

Education/Experience:

- Proven working experience as a commercial credit analyst, preferably 3 - 5 years.
- Bachelor's degree in Business with an emphasis in Accounting or Finance or an equivalent degree program.
- Ability to analyze cash flows, leverage, collateral and customer strength.
- 12 hours of accounting, preferred but not required.
- Knowledge of loan documentation and current bank lending procedures and regulations.
- Up to date with legal, compliance and market risk related issues.
- Strong communication and presentation skills.
- Must be proficient with Microsoft Word and Excel.
- Sound judgement.

Physical Demands/Work Environment: Individuals must be able to move about, stand and have manual dexterity. The work environment is generally well-lighted HVAC-controlled office. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

It is the responsibility of every Bank employee to maintain an effective BSA/AML/OFAC internal control structure, including suspicious activity monitoring and reporting. Every employee that comes in contact with a reportable transaction and/or suspicious activity should obtain the proper documentation and file the appropriate report in a timely manner. Nothing in this description restricts the Bank's rights to assign or reassign duties and responsibilities to this job at any time.

The First National Bank of Waterloo does not discriminate in employment on the basis of race, color, religion, sex (including pregnancy and gender identity), national origin, political affiliation, sexual orientation, marital status, disability, genetic information, age, membership in an employee organization, retaliation, parental status, military service, or other non-merit factor.