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JOB DESCRIPTION

JOB TITLE: Credit Analyst

FLSA STATUS: Non-Exempt

DEPARTMENT: Credit

REPORTS TO: Sr. Credit Analyst

SUMMARY DESCRIPTION

This position is responsible for providing support to lending officers in making decisions on commercial requests through written and verbal analysis of specific initial and renewal loan requests as well as on-going analysis on current loan relationships.

RESPONSIBILITIES INCLUDE

- Monitor commercial loans graded by loan officers for consistency
- Conduct annual credit review on current loan relationships and advise manager of existing or potential issues,
- Responsible for adherence to bank's operational compliance and security policies and applicable state and federal laws
- Is committed to on-going professional development and actively participates and advocates the bank's training and development programs and commitment to learning
- Participate from time to time with community organizations and in community projects
- Prepare credit analysis presentation sheet on commercial relationships up to \$1,000,000
- Perform post-closing review on all commercial loans.
- This position is expected to understand the significant control procedures and the compliance policies related to day-to-day job duties. All control procedures that this position has responsibility for accomplishing, as well as those for which it has direct oversight, will be accomplished according to policies and procedures. This position is responsible for understanding and following all federal and regulatory policies and is responsible for the compliance of all direct reports. This position is responsible for disclosing to the Asset-Liability Committee all commitments, contracts or other agreements that it enters into or changes, or that it may be aware of from other areas of the company.

REQUIREMENTS FOR POSITION (KNOWLEDGE, SKILLS AND ABILITIES)

- A 4-year degree in accounting, finance, economics or related field is required;
- Prior bank experience is preferred;
- A minimum of 1-2 years previous credit experience including analyzing credits and preparing written memos is required;
- Working proficiency of Microsoft Word and Excel;
- High degree of interpersonal skills, attitude, judgment, communication and the ability to effectively interact with customers and employees;
- Ability to exercise personal and professional responsibility and work with limited direction; and
- Must be able to use tact and diplomacy and communicate effectively via telephone, letters, personal contact, etc.
- Knowledge and understanding of, and adherence to, the Bank's Code of Conduct.

CRA REQUIREMENT:

Expected to understand the bank's obligations under the Community Reinvestment Act and how to fulfill them. Expected to cooperate with and support the bank's CRA program. Will be held accountable for any lack of cooperation that weakens the bank's CRA performance, as reflected in internal audits, agency examinations and/or community projects.

HMDA REQUIREMENT:

All lending personnel are expected to understand the bank's obligations under the Home Mortgage Disclosure Act and how to fulfill them. All applicable employees shall cooperate with and support the HMDA requirements. Staff will be held accountable for any lack of cooperation that weakens the bank's HMDA performance, as reflected in internal audits and agency examinations. This position may have responsibility for compiling, maintaining, keeping up-to-date, and distributing a monthly HMDA report to the Compliance Officer.

WORK ENVIRONMENT

- Ability to safely and successfully perform the essential job functions consistent with the ADA, FMLA and other federal, state and local standards, including meeting qualitative and/or quantitative productivity standards.
- Ability to maintain regular, punctual attendance consistent with the ADA, FMLA and other federal, state and local standards.
- Regular office conditions.
- Limited contact with the general public

This job description is not intended to be and should not be construed as an all-inclusive list of the responsibilities, skills, or working conditions associated with the position. While this job description is intended to accurately reflect the position's activities and requirements, management reserves the right to modify, add, or remove duties and assign other duties as necessary.