



JOB POSTING NOTICE

All applications will be reviewed and selected for posted positions without regard to race, color, religion, national origin, sex, age, marital status, or disability.

Job Posting #	Position/Status/Grade	Location
10-017	Credit Analyst I or II Grade: 17-1 – 18-1 (DOE) Salary: \$2750. - \$4482.	S OR Business Banking Ctr, Medford, OR

Summary: *In conformance with established policies and procedures, perform diverse duties in support of and in conjunction with the commercial/consumer loan portfolio maintenance, analysis and credit presentation functions, for one or more loan officers. Provide excellent customer service.*

Relationships:

Reports to: Business Banking Center Manager

Contacts: Loan Officers, Loan Operations Department, Branch staff, Customers and, Compliance/Audit Personnel

Duties and Responsibilities:

Credit Analyst

- *Focus on the Customer and provide quality customer service*
- *Prepares and presents credit analysis reports*
- *Assist in monitoring the performance of commercial credits relative to loan covenants and financial reporting requirements*
- *Performs economic and industry analyses, financial projections and risk assessments*
- *Interpret financial data, including ratio analysis, cash flow and margin analysis*
- *Prepare written historical analysis for business entities*
- *Prepare written analysis of current financial status on individual borrower(s) / guarantor(s)*
- *Project impact of proposed loan request(s)*
- *Request financial updates from borrower(s) /guarantor(s) as required*
- *Update spreads and cash flow upon receipt of new financials*
- *Identify and address Credit Policy and Procedure exceptions in the underwriting process*
- *Maintain financial statement and Loan covenant tracking database*
- *Monitor Financial Loan Covenants for compliance and follow with loan officer and borrower*
- *Monitor Accounts Receivable Lines of Credit and balance Borrowing Base certificates for compliance*
- *Meet with clients and close loan with clients*
- *Provides excellent customer service; representing the Bank in a courteous, friendly and professional manner*
- *Assist the Commercial/Consumer Lending Officer(s) as required*
- *Provide clerical/administrative support for lending officer(s) as needed*
- *Maintain a current knowledge of and process work in accordance with Bank policies and procedures*
- *Specifically adhere to the Bank’s CIP, BSA and related security procedures*
- *Complete required Compliance training within established time frames*
- *Performs other duties as assigned*

Position Qualifications:

- *Minimum of 1 years credit analysis experience*
- *Basic understanding of general economic theory as it relates to the lending and business environment*
- *Working knowledge of accounting and finance principals*
- *Strong PC skills with particular emphasis on Excel*
- *Knowledge of bank policies, procedures and banking regulations regarding compliance and credit reporting*
- *Strong technical report writing and communication skills*
- *Excellent interpersonal skills and ability to develop rapport with people*
- *Excellent organizational skills*
- *Demonstrated interest in selling and/or sales experience*
- *Ability to function in a team environment, be enthusiastic, a team player.*

