

Evergreen Credit Union
Structured Compensation - Job Description
Commercial Credit Analyst & Associate Lender

Data Year: 2018

Prepared On: 08/01/2018

Department:	Commercial	Grade:	TBD
Reports To:	Sr Commercial Lender	Classification:	Exempt
Supervises Direct:	0	Supervises	0
		Indirect:	
Approved By:	SVP/COO	Effective Date:	11/01/2019
		Revised Date:	10/31/2019

Role:

The Commercial Credit Analyst / Associate Lender provides the following roles towards assisting the credit union in achieving its mission and goals with the commercial lending department:

- Perform due diligence on existing and prospective borrowers to inform credit decisions.
- Prepare written credit presentations along with financial analyses towards obtaining loan approvals.
- Assess the strengths and weaknesses of credit relationships towards assigning accurate risk ratings.
- Assist other commercial lenders by preparing written financial analyses on commercial loan requests.
- Assist with loan reviews and credit line renewals towards maintaining credit quality with the loan portfolio.
- Intake new loan requests, including phone calls and staff referrals; meet with applicants towards obtaining complete application packages.
- Retain and increase existing business including the cross-selling of products and services.
- Manage a portfolio to ensure credit quality and compliance within regulatory and policy requirements.
- Understand credit union policies and procedures towards meeting organizational objectives.
- Identify signs of potential concern with existing borrowers and work with these members as appropriate towards resolving credit weaknesses, including assisting with collection and workout activities.

Essential Functions & Responsibilities:

- 40% Credit Analysis: Analyzes financial statements along with collateral records. Determines key lending ratios such as debt service coverage and loan-to-value indicators. Summarizes risks and mitigants, relative to the size and complexity of the transaction, as narratives for lending presentations. Recommends loan structures when appropriate. Researches industry data from various sources. Files loan documents with appropriate agencies or partnering lenders. Learns the credit union's commercial underwriting software platform. Performs loan

reviews as assigned. Assists with the renewal or modification of credit lines and maturing loans.

- 30% Lending Duties: Meets with commercial applicants, evaluates viability of requests and information needed for determination of risk with which to make decisions. May make customer calls or site visits to understand a borrower's needs and to view quality of real estate or other business assets. Negotiates terms and conditions with guidance from senior staff. Services a portfolio of commercial relationships. Maintains organized and up-to-date client files. Cross-sells products and services to new and existing members.
- 15% Learns and applies credit union loan policies and procedures, as well as awareness of all relevant regulations, and their impact on risk management. Participates in improving lending practices for the credit union.
- 10% Contact borrowers regarding non-compliance, collection or workout matters
- 5% Other duties or special projects as assigned by management.

Performance Measurements:

Performance Measurements are not yet assigned.

Knowledge and Skills:

Experience Five or more years of professional work experience. Three or more years of direct experience in a commercial banking credit environment preferred.

Education (1) A two or four-year college degree with emphasis in business, economics, finance or accounting, or (2) completion of a specialized course of study at a business or trade school, or (3) completion of a specialized and extensive in-house training or apprenticeship program.

Interpersonal Skills A significant level of trust and diplomacy is required, in addition to normal courtesy and tact. Work involves extensive personal contact with others and/or is usually of a sensitive nature. Outside contacts become important and so fostering sound relationships with others is necessary.

Other Skills Must have experience in analyzing business financial statements; familiarity with general commercial lending, including policies and procedures; excellent communication and PR skills; ability to use related software required; ability to multi-task.

Physical Requirements Ability to travel to member business locations for meetings, as well as and attend loan closings.

Work Environment Office / Professional

This Job Description is not a complete statement of all duties and responsibilities comprising the position.

Printed Employee Name

Date

Employee Signature