

Evergreen Credit Union
Structured Compensation - Job Description
Commercial Credit Analyst II

Data Year: 2022

Prepared On: 06/06/2022

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| Department: | Commercial | Grade: | 9 |
| Reports To: | VP, Sr. Commercial Officer | Classification: | Exempt |
| Supervises Direct: | 0 | Supervises Indirect: | 0 |
| Approved By: | VP, Sr. Commercial Officer | Effective Date: | 02/01/2021 |
| | | Revised Date: | 06/06/2022 |

Role:

Evergreen Credit Union is one of Maine's largest credit union's with a growing commercial portfolio. Our team is expanding and is looking for that right individual to join our dynamic organization. Voted one of Maine's Best Places to Work five years in a row, Evergreen provides employees an opportunity to be part of our unique culture.

The Commercial Credit Analyst II position provides the following roles in assisting the credit union's commercial lending department in achieving its goals in helping Maine businesses succeed:

- ' Perform due diligence on existing and prospective borrowers to inform credit decisions.
- ' Assist commercial lenders by preparing financial analyses and related narratives on loan requests.
- ' Assess the strengths and weaknesses of credit relationships towards assigning accurate risk ratings.
- ' Assist with the intake on loan requests towards obtaining complete application packages.
- ' Understand credit union policies and procedures towards meeting organizational objectives.
- ' Identify signs of potential concern with prospective and existing borrowers.

Essential Functions & Responsibilities:

- E 45% Credit Analysis:
Analyze financial statements along with collateral records. Determine key lending ratios such as debt service coverage and loan-to-value indicators. Summarize risks and mitigants, relative to the size and complexity of the transaction, as narratives for lending presentations. Recommend loan structures when appropriate. Research industry data from various sources. File loan documents with appropriate agencies or partnering lenders. Learn the credit union's commercial underwriting software platform. Perform loan reviews as assigned.
- E 30% Lending Support Duties:
Evaluate loan requests and determine information needed with which to make credit decisions. May join lenders on member calls or site visits to better understand the transaction. Maintain organized and up-to-date credit and legal files on commercial relationships.
- E 15% Policy/Regulatory:
Learn and apply the credit union commercial loan policies and procedures, as well as maintaining awareness of all relevant regulations and their impact on risk management. Participate in improving lending practices for the credit union.
- E 10% Other duties or special projects as assigned by management.

Performance Measurements:

Performance Measurements are not assigned.

Knowledge and Skills:

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| Experience | Three or more years of professional work experience. Two 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 personal or sensitive nature. |
| Other Skills | Must have experience in analyzing business financial statements and assessing the viability of businesses; familiarity with general commercial lending policies; strong communication skills; ability to use related software required; ability to multi-task. |
| Physical Requirements | Must possess sufficient manual dexterity to skillfully operate office equipment including but not limited to the scanner, a computer, photocopier and telephone. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is occasionally required to stand; walk, sit; use hand to finger, handle or feel objects; reach with hands and arms; balance; stoop; kneel, crawl or crouch; talk or hear. The employee may occasionally lift up to 20 pounds. Specific vision abilities are required by the job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus. |
| Work Environment | General office environment. |

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

Printed Employee Name

Date

Employee Signature