



POSITION DESCRIPTION

FLSA STATUS (check one):

Exempt: X
Non-Exempt:

POSITION TITLE: **Credit Analyst & Support 250**

CORPORATE TITLE (check one): AVP VP SVP EVP

SALARY GRADE:

DIVISION/DEPARTMENT: Lending

Reporting Relationships:

Position Reports to: Chief Credit Officer

Positions Supervised: None

Position Purpose:

- Performs due diligence on all commercial loan applications assigned
- Ensures that the credits meet the bank's underwriting standards and that all compliance issues related to the credits are satisfied
- Performs underwriting, documentation review and compliance review
- Provides assistance in a variety of support functions related to construction lending
- Prepares recurring reports on a monthly basis

Essential Functions and Basic Duties:

- Analyzes, prepares and submits for approval, Credit Commitment Reports, for credit applications assigned. The analyst discusses the basic concept with the CCO during this analysis and performs some or all of the following:
 - Undertakes basic industry research
 - Orders Experian and D & B Credit Reports and UCC searches
 - Visits and interviews the borrower at his/her place of business
 - Analyzes the borrower's financial statements and tax returns, prepares financial projections, etc.
 - Prepares initial construction budgets, orders inspections and visits sites
 - Prepares in house real estate valuation reports

- Responds to borrowers' inquiries regarding their accounts
- Maintains credit files
- Ensures that the borrower submit all required financial reports and other documents on time. Reviews these financial reports and alerts the CCO if there is evidence of financial deterioration.
- Coordinates with the Note Department to be certain that loan documents follow the approved credit structure and include all the required financial covenants, reporting requirements, special conditions and restrictions.
- Performs other duties as assigned.

BSA Responsibilities:

- Adhere to the bank's BSA / AML policies, procedures and processes

Supervisory/Management Responsibilities:

- None

Qualifications

Education:

- Graduation from accredited 2 or 4 year college or university leading to a degree in finance, business, or related field, or equivalent experience.

Required Knowledge:

- Thorough understanding of financial statements, tax returns and financial analysis.
- Intermediate knowledge of related state and federal loan regulations and other applicable bank lending policies and procedures
- Strong customer service orientation
- Intermediate skills using Bukers FSA and Bukers Tax Analysis and Excel

Experience Required:

- 3 to 5 years related credit analysis and/or commercial lending experience.

Skills/Abilities:

- Good analytical, mathematical and computer skills.
- Effective oral, written and interpersonal communication skills.
- Good organizational skills.
- Ability to understand and participate in Summit Bank's sales culture.

Mental and Physical Requirements/Working Conditions

Mental Requirements:

- Ability to read, analyze and interpret general business periodicals, professional journals, technical procedures or governmental regulations.
- Ability to effectively present information and respond to questions from groups of managers, clients and customers.
- Ability to solve practical problems and deal with a variety of concrete variables in standardized and non-standardized situations.
- Ability to calculate figures and amounts such as discounts, interest, commissions and percentages and apply these concepts to practical situations.

Physical Requirements:

- Uses fingers and hands to make small movements, e.g. typing, using office equipment.
- Normal talking, seeing and hearing.
- Sedentary work; sits most of the time.

Working Conditions:

- Works in a typical office environment.