



*Savings Bank*  
OF MENDOCINO COUNTY  
Member FDIC

## **Job Description**

**Job Title: Credit Analyst II**

**Department: Loan Department**

**Reports To: Credit Analyst Supervisor**

**Salary Grade/Salary Range: 9 (\$18.54/hr - \$29.61/hr)**

**Revision Date: 10/7/15**

### **Position Summary**

**Under minimal supervision, in accordance with established policies and procedures, employee is responsible for the quantitative and qualitative analysis of applicant requests for all commercial loan types. This employee will assess financial credit risk and prepare written credit financial analysis which will assist the loan officer in credit decisioning. Will work extensively with Lending Officers, the Chief Credit Officer, fellow Credit Analyst and customers both in person and on the telephone.**

### **Essential Duties and Responsibilities**

- Analyze credit data, tax returns and financial statements to determine the degree of risk involved in extending credit.
- Analyze existing and prospective loan customers in order to drive revenue growth while minimizing credit risk and potential losses.
- Prepares reports that include the degree of risk involved in extending credit.
- Generates financial ratios using appropriate software, to evaluate a customer's financial status.
- Compares liquidity, profitability, and credit histories of establishments being evaluated with those of similar establishments in the same industries and geographic locations.
- Evaluates customer's records and recommends payment plans based on earnings, savings data, payment history and purchase activity.
- Obtains credit reports as requested by lending officers, including the preparation of the necessary documentation required to obtain such reports.
- Orders ID Point for commercial borrowers as requested by lending officers.

- Orders UCC searches as requested by lending officers.
- Inputs all entity information in Credit Quest to complete the setup of the overall borrowing relationship, including, but not limited to all related parties, mortgage loans, guarantors, etc.
- Creates credit files as necessary to maintain an organized and efficient order of all required documentation.
- Requests and tracks customer financial information as required for Business Loan Agreement requirements and covenants.
- Maintains quarterly hospitality financial reports in a professional, organized manner for internal and external use, including auditors.
- Compiles data for and prepares other loan-related reports as directed by Chief Credit Officer.
- Monitors covenants contained in BLA for ongoing compliance.
- Notifies Loan Officer of Business Loan Agreement non-compliance and helps determine an appropriate course of action to remedy the situation.
- Begins preparation of Credit Memo for all loan types.
- Processes loan renewals including updating financial information, preparing Credit Memos for appropriate Loan Officer or Committee approval.
- Promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff.
- Other duties as assigned.

### **Qualification Requirements**

- To perform this job successfully, an individual must be able to perform each essential function satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required.
- Ability to provide courteous, knowledgeable and professional customer service both in person and on the telephone.
- Ability to perform a wide range of administrative skills.
- Knowledge of general banking policies /procedures.
- Strong/advanced skills operating a personal computer including Microsoft Word, Microsoft Excel, Microsoft Outlook and navigating the internet.
- Ability to assume responsibility, display initiative, exercise good judgement and make and act upon decisions with minimal supervision.

### **Education and/or Experience Requirements**

An Associates Degree (AA) or equivalent from a two year college or technical school or knowledge typically gained through a minimum of three (3) years progressively responsible experience in a high demand, multi-tasked professional position; or an equivalent combination

of education and experience. Knowledge and experience in advanced commercial lending practices.

### **Minimum Typing Speed Required**

30 wpm, 0 errors

### **Language Skills**

Ability to read and interpret documents such as safety rules, operating instructions, procedure manuals, policies and memorandums. Ability to write routine correspondence and communicate effectively and tactfully, orally and in writing with fellow employees, customers, vendors and management.

### **Mathematical Skills**

Ability to add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals. Ability to use a basic calculator.

Ability to compute rates, ratios and percent and the capability to calculate figures and amounts such as discounts and interest. In addition to basic calculator, must have the ability to use a general financial calculator.

### **Reasoning Ability**

Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram or schedule form.

### **Other Skills and Abilities**

To perform the job successfully, an individual should demonstrate the following competencies:

Accuracy and Quality – Ability to achieve a high standard with work processes and outcomes, is able to complete tasks with a concern for all details involved; monitors and checks work for precision, clarity and completeness; produces quality results.

Continuous Learning – Ability to take responsibility for own learning and development by acquiring and refining of technical and professional skills needed in job related areas; ability to proactively seek performance feedback and identify approaches to improve own performance.

Verbal Communication – Ability to express ideas effectively and speak clearly in individual or group situations, adjusting style and methods to meet specific needs of the audience; attentively listens to others to gather data and paraphrase meaning to verify understanding.

Written Communication – Ability to use correct English grammar, punctuation, and spelling; communicates information (facts, ideas, or messages) in a succinct and organized manner; produces written information which may include technical material that is appropriate for intended audience.

Dependability – Ability to make self available for work on a consistent and timely basis with infrequent unplanned absences; ability to ensure work responsibilities are covered when absent; ability to follow instructions, and respond to managements directions.

Prioritization/Time Management – Ability to assess multiple tasks or issues which are competing for a limited amount of time or resources and effectively determine order in which each will be addressed; ability to set priorities, goals and timetables to achieve maximum productivity; ability to track both completed and incomplete activities.

Teamwork – Ability to work cooperatively with others as part of a formal or informal team to accomplish Bank goals; ability to respect the needs , ideas and contributions of others; ability to contribute to and accepts consensus; ability to subordinate own objectives to the bank or their team. Ability to focus on solving conflict, not blaming; ability to maintain confidentiality.

Customer service – Ability to provide internal and external customers with the highest quality of customer service that meets their needs, in a timely efficient and professional manner; ability to follow up on customer complaints, questions or requests.

### **Physical Demands**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. 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 regularly required to stand, walk, sit, reach with arms, talk or hear and use hands to finger, handle or feel objects, tools or controls. The employee is occasionally required to climb or balance, stoop, kneel, crouch and may occasionally use ladders for a variety of tasks. The employee must frequently lift and/or move 20-25 pounds and occasionally lift and/or move 20-25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus. Some driving may be required.

Post-offer physical is not required for this position.

The employee must have the ability to use a computer keyboard, mouse, calculator, copier, fax machine, and telephone. The work environment is indoors with a majority of time spent sitting at a desk. The noise level is moderate.

**Acknowledgment:**

*I understand that this job description should in no way be construed as a contract for employment, but rather is intended to indicate the general nature and level of work to be performed. Nothing in this job description restricts management’s right to assign or reassign duties and responsibilities to or from this job at any time. It is not designed to contain nor be interpreted as a comprehensive account of all the responsibilities and/or qualifications required of an employee assigned to this job. These job duties may be subject to change at any time due to reasonable accommodation or other reasons. Further, I understand that if I have any physical limitations or require any accommodations in order to perform the essential functions of my job, I must immediately inform my supervisor.*

\_\_\_\_\_  
**Employee Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Supervisor Signature**

\_\_\_\_\_  
**Date**