



Position: Credit Analyst

Department: Credit Administration

Reports To: Credit Administration Officer

FLSA: Non-Exempt

Effective Date:

Revised Date:

POSITION SUMMARY:

The Credit Administration Department works as a team to evaluate the financial health of a loan applicant. Once a loan is approved the Credit Administration Department carries the loan through processing to final underwriting.

ESSENTIAL DUTIES:

- Analyze business and personal tax returns for cash flow analysis
- Analyze business and personal financial statements for cash flow analysis
- Prepare loan applications
- Process loans
- Coordinate commercial loan closings with LNB lenders and outside attorneys
- Work loan exceptions
- Assist commercial lenders with daily tasks

KNOWLEDGE, SKILLS, AND ABILITIES:

- Proficient in Excel, Word, and Adobe
- Business degree preferred
- Experience in lending department preferred
- Knowledge of Commercial Real Estate industry
- High degree of accuracy
- Organizational skills
- Ability to prioritize
- Strong communication skills

SUPERVISOR RESPONSIBILITIES:

- None

SUPERVISION RECEIVED:

- Works under the general supervision of the Credit Administration Officer

WORKING CONDITIONS:

- This position operates in a professional office environment.
- This is a full-time position (40 hours/week)
- Overtime may be required
- Travel may be required

PHYSICAL REQUIREMENTS:

The physical requirements described here are representative of those that must be met by an employee to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable qualified individuals with disabilities to satisfactorily perform these essential functions without causing undue hardship for the employer.

While performing the duties of this job, the employee is required to remain in a stationary position for long periods of time and must frequently move about the office. The employee must constantly operate a computer and other office equipment such as phones, keyboards, printers, and copiers. The employee is regularly required to communicate with others via phone, email, etc. Occasionally, the employee is required to move up to 10 pounds and may, at times, be required to move up to 20 pounds.

MY SIGNATURE BELOW INDICATES THAT I HAVE READ AND UNDERSTAND THE REQUIREMENTS OF MY JOB DESCRIPTION.

Signature

Print Name

Date