

WILLAMETTE COMMUNITY BANK
Credit Analyst I

Job Title: Credit Analyst I
Department: Lending/Credit Administration
Reports to: Credit Administration
Status: Non-Exempt

PRIMARY JOB PURPOSE:

This is typically an entry level position in Credit Administration and is for those applicants that desire to explore a career in credit analysis and credit administration. Incumbents in this position should have a fundamental curiosity about financial analysis and credit underwriting. Incumbents are expected to learn a variety of analytical skills and begin to develop critical thinking skills while being exposed to the bank's lending environment and culture. Incumbents will work closely with Relationship Managers (RM) and the Chief Credit Officer by reviewing, updating, and analyzing new and existing credit opportunities. Competencies include direct interaction with current and prospective bank clients, credit analysis, and loan underwriting.

MAJOR AND ESSENTIAL JOB RESPONSIBILITIES:

- Assist RM's and senior Credit Administration staff with credit administration activities. This includes gathering current and prospective customer financial information and analyzing and interpreting this information. It is expected that incumbents will develop competency in performing complex financial and sensitivity analysis on customer financial information, as well as the preparation of cash flow models and the subsequent analysis of cash flow model results.
 - Analyze the financial performance of borrowers compared to industry standards, key competitors, projections, and historical performance.
 - Investigate/Obtain information such as:
 - UCC's.
 - State of Oregon business registry searches.
 - OFAC verification.
 - Census tract inquiries.
 - Credit reports.
 - Appraisals and Environmental assessments.
 - Review the status of current loans and perform follow-up analysis to ensure credit quality standards are being maintained, evaluate risk, enhance the detection of credit deterioration, and minimize fraud and credit losses.

- Assist with the preparation of annual reviews.
- Assist with the determining a borrower's continued credit worthiness.
- Evaluate customer compliance with loan terms and conditions.
- Assist the RM's with updating problem credit memorandums.
- Assist the RM's with the management of tickler reports.
- Communicate with Bank customers at the RM's direction.
- Assist the RM's with the preparation of written credit requests.
- Ensure that policies and procedures are administered consistently and in accordance with the Bank's objectives and banking regulations.
- Assist in preparing and presenting of various internal credit reports to Senior Management, Relationship Managers/Loan Officers and committees.
- Other duties as assigned.

Compliance – Assists in the Bank's compliance with all applicable federal and state laws and regulations.

- Develop familiarity with all applicable federal and state banking rules and regulations regarding lending.
- Adhere to all applicable Bank policies and procedures.
- Cooperate with banking Regulators and Auditors.

Interpersonal/Team Skills – Cultivate and maintain a professional image and rapport with customers, the public, co-workers, Regulators, Auditors, Bank Management and Directors.

- Positive attitude and the ability to take direction and accept constructive feedback.
- Keep appropriate parties informed of project status, problems, issues, etc.
- Negotiate and attempt to resolve conflicts around projects or work assignments; communicated problems to manager as needed.

MINIMUM JOB REQUIREMENTS:

- Associates or Bachelor's degree in Accounting, Finance, Economics, Statistics, Business or related field is preferred. Equivalent work experience may be substituted.
- Preferred Skills/Experience –
 - Strong reasoning and critical thinking skills.
 - Analytical thinker.

- Basic knowledge of economics, accounting, and finance.
 - Effective verbal and written communication skills
 - Demonstrated competency with Microsoft Word and Excel.
 - Ability to learn third-party financial analysis software.
- Ability to work independently, as well as part of a cohesive team.
 - Ability to meet bonding requirements for employment purposes.