



FIRST NATIONAL BANK

JOB DESCRIPTION FORM

Division/Department	Credit Administration
Location	Main Office
Job Title	Credit Analyst
Reports to	Chief Credit Officer

Level/Grade	Type of position:	Hours 40 / week
	<input checked="" type="checkbox"/> Full-time	<input checked="" type="checkbox"/> Exempt
	<input type="checkbox"/> Part-time	<input type="checkbox"/> Nonexempt

GENERAL DESCRIPTION

Assist in underwriting credit requests through analysis of financial information and preparation of credit approval packages. Assist the Chief Credit Officer in evaluation of the Bank's loan portfolio risk and in monthly Credit Administration reporting.

RESPONSIBILITIES

- Prepare credit analysis and credit packages for presentation to Loan Officers and Loan Committees.
- Perform annual reviews on large and complex relationships.
- Spread and analyze tax returns and financial statements.
- Provide support to Loan Officers in explaining credit policies and procedures.
- Assist in the review and maintenance of credit policies and procedures.
- Assist in the maintenance of credit files.
- Collaborate with Chief Credit Officer and other team members to develop and discuss recommendations for improved department and company efficiency.
- Remain in compliance with bank policies, procedures, and operational integrity.
- Complete all prescribed training satisfactorily.
- Complete special projects or assignments assigned by manager.
- Assist in digitization of loan files.
- Assist in input of data and information into documentation database.
- Attend meetings with managers and team members.
- Other various special projects or tasks designated by Manager/Senior Management.
- Maintain compliance with Bank Secrecy Act



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JOB SKILLS	
<ul style="list-style-type: none">- Basic understanding of accounting and finance.- Effective verbal and written communication skills.- Excellent analytical and problem-solving skills.- Detail oriented.- Proficiency with Microsoft Office Suite, especially Excel and Word.- Ability to work independently.- Ability to demonstrate high level of accuracy and efficiency.- Ability to interact well with employees and customers/good social skills.- Ability to adapt to new technologies and environments.- Ability to maintain confidentiality.	
OTHER DESIRED SKILLS/REQUIREMENTS	
<ul style="list-style-type: none">- Minimum high school degree and bachelor's degree in accounting, finance, business, or similarly related areas of study.	
EMPLOYEE SIGNATURE:	
APPROVED BY:	DATE: