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**Job Description**

**Employee Name:**

**Title:** Credit Analyst I

**Department Name:** Credit Administration

**Reports To (Title):** Credit Administration Manager

**FLSA Status:** Non-Exempt

**Grade:** F

**Summary:**

Responsible for analyzing/underwriting loans for: existing borrowers, renewals, modifications, and commercial customers. Responsible for underwriting loans that are utilized for agriculture and commercial related purposes. Revises/updates or maintains grades assigned to loans in excess of $150K within the Bank’s portfolio. Assists loan officers in determining potential future loan performance.

**Qualifications:**

**Education:** Bachelor’s Degree in business, finance, accounting or other related field.

**Licenses/Certifications:** None.

**Experience:** One to three years of accounting experience, or equivalent combination of education and experience.

**Essential Functions:**

**A: Job Specific:**

* Performs timely analysis of loans which includes: review financial statements, balance sheets, tax returns, collateral/appraisal reports, covenants, A/P & A/R aging, credit reports, payment history, industry trends and economic conditions to determine credit worthiness. Prepares loan write-up for management review and file documentation on all new loan requests. Assigns a credit risk grade based on information obtained.
* Works collaboratively with lenders to develop and maintain a working knowledge of all assigned customers. Provides credit support and recommendations to lenders.
* Identifies and evaluates trends and potential risks that could impact the customer’s ability to fulfill their repayment obligation.
* Conducts systematic annual review of all commercial credits above $150,000 as well as those in accordance with the loan review policy. Reviews loan covenants to ensure borrower is in compliance and initiate timely resolution to deficiencies. Analyzes updated financial data presented from the borrower to determine if an adjustment in grade is required for following year. Re-grades loans as needed. Works with management, lenders and auditors to confirm/negotiate modified grade.
* Tracks and informs management of asset quality issues when performing loan review.
* Assists in the development and maintenance of appropriate portfolio management reports to track loan exceptions, committed balances, UCC filings, risk ratings, annual reviews, loan covenants, portfolio composition of lending products and industry exposure.
* Prepares loan presentations for committee review. Works with lenders to acquire all necessary documentation and information needed to prepare an all-inclusive packet that will be the basis of a credit decision.
* Utilizes available Bank software for financials and projections. Trains others as needed.
* Completes all training initiatives required to remain proficient in the position and as needed based on regulatory mandates.
* ACH and appraisal review.
* Reviews appraisals prior to loan closing on commercial loans in excess of $250K to identify and resolve any discrepancies that may impact loan to value ratios and impact the Bank’s risk.
* Performs initial risk based review on requests for cash management products.
* Performs an annual risk based review on all ACH customers. Recommends remedial action to the lender when the customer’s ACH liberties are in questions based on historical trends.
* Authorizes extensions and/or modifications on current loans upon request from loan staff in the absence of the Credit Administration Manager. Reviews history, customer performance and overall bank relationship. Determines if a loan/relationship meets the criteria for a troubled debt restructure.
* Performs semi-annual internal loan review on consumer loans and commercial loans less than $100k. Re-analyzes loan to determine if the loan officer followed bank policy and exercised sound decision making when extending credit. Reports findings to management.

**B: Company Specific:**

* Effectively uses Microsoft Office Suite and other applicable software solutions.
* Complies with organizational policies and procedures.
* Represents the organization in a positive and professional manner.
* Attends all mandatory in-services and staff meetings/training.
* Maintains confidentiality of customer, organization, and employee information.
* Maintains effectiveness when experiencing major changes in work tasks or the work environment; adjusting effectively to work with new structures, processes, requirements or cultures.
* Responsible for compliance with the Bank Secrecy Act, and Anti-Money Laundering laws and regulations, including but not limited to, the USA PATRIOT Act and OFAC.

**Service Excellence Elements:**

**Faith:** (Faith in God provides a set of morals by which we live.) Performs work that reflects a high ethical and moral standard; always seeking to do the right thing. Operates from a center of core values that is a credit to self and positively represents Sutton Bank.

**Professionalism:** (We must embrace and live high standards in our business and personal life.) Performs work that reflects a high level of integrity; takes ownership in all aspects of duties, is reliable and accountable. Acknowledges the worth of others through respectful communications, patience and common courtesy. Consistently performs duties to the best of abilities.

**Passion:** (In order to make a difference we must have the desire to do so.) Performs work that reflects ownership and positively represents Sutton Bank. Demonstrates a positive attitude and devotion to the task at hand. Meets the customer’s needs and concerns by consistently acting in a customer-focused manner. Owning and feeling proud of work quality and our mission.

**Education:** (We must be a student for life and never stop learning.) Keeps skills, competencies and required licensures/certificates current. Seeks out new educational opportunities to keep up with the changes in industry. Shares new information with team members and department heads.

**Teamwork:** (The best solutions come from working together.) Cooperates with co-workers while performing responsibilities leading to everyone being able to achieve success and giving recognition where it is due. Offers ideas for improved work flow.

**Change:** (It is a constant in our lives; embrace it.) Performing in a manner that demonstrates flexibility and openness to change.

**Knowledge/Skills/Abilities:**

* The ability to communicate effectively and clearly, both in verbal and written communications, as well as, present information to groups of managers, employees, customers.
* Excellent interpersonal skills.
* Strong knowledge of the business area(s) that are being supported.
* The ability to manage multiple tasks.
* Excellent problem-solving skills.
* Technical writing, to include reports, and procedures.
* Ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations. Ability to compute rate, ratio, and percent and to draw and interpret graphs.
* Ability to define problems, collect data, establish facts and draw valid conclusions. Ability to solve problems and deal with a variety of concrete variables in situations where only limed standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.
* The ability to read, analyze and interpret financial statements, government regulations, professional journals, etc.

**Disclaimer:**

*This description is designed to indicate the general nature and level of work for this position and is not all inclusive. It is not intended to describe minor duties or other responsibilities that may be periodically assigned. Sutton Bank reserves the right to make changes to the position and the responsibilities at any time. This job description does not serve as a contract or promise of future or continued employment.*

**Date Issued:**

**Date Revised:**

**Employee’s Signature: Date:**

**Dept. Manager’s Signature: Date:**

**HR Signature: Date:**

**Description of Physical Demands and Work Environment**

Show the amount of time spent on-the-job in the following This job requires that force be exerted by weight being

physical activities by checking the appropriate boxes lifted, carried, pushed, or pulled. Show how much

below. and how often by checking the appropriate boxes below.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **None** | **Occasionally**  **up to 1/3** | **Frequently**  **1/3 to 2/3** | **Constantly**  **2/3 or more** |
| **Stand:** |  |  | x |  |
| **Walk:** |  |  | x |  |
| **Sit:** |  |  |  | x |
| **Talk or hear:** |  |  |  | x |
| **Finger, handle or feel:** |  |  |  | x |
| **Push/pull:** |  | x |  |  |
| **Stoop, kneel, crouch or crawl** |  | x |  |  |
| **Reach with hands and arms:** |  | x |  |  |
| **Taste or smell:** | x |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **None** | **Occasionally**  **up to 1/3** | **Frequently**  **1/3 to 2/3** | **Constantly**  **2/3 or more** |
| **Up to 10 pounds:** |  | x |  |  |
| **Up to 20 pounds:** |  | x |  |  |
| **Up to 50 pounds:** |  | x |  |  |
| **Up to 100 pounds:** | x |  |  |  |
| **>100 pounds:** | x |  |  |  |

This job has special vision requirements. Check all that apply.

* Close vision (clear vision at 20 inches or less)
* Distance vision (clear vision at 20 feet or more)
* Color vision (ability to identify and distinguish colors)
* Peripheral vision (ability to observe an area that can be seen up and down or to the left and right while eyes are fixed on a given point)
* Depth perception (three-dimensional vision; ability to judge distances and spatial relationships)
* Ability to adjust focus (ability to adjust eye to bring an object into sharp focus)
* No special vision requirements

This job has special hearing requirements. Check all that apply.

* Ability to hear alarms on equipment
* Ability to hear client call
* Ability to hear instructions from department staff

Specific demands not listed:

**Note: Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions of this position.**