



## ***Business Credit Analyst - Position Description***

### **POSITION SUMMARY**

Utilizing knowledge of business lending, evaluate members' credit data and financial statements in order to determine the degree of risk involved in lending money to them. Situations can move quickly from low stress to high stress and can require flexible hours.

### **ESSENTIAL FUNCTIONS**

- Evaluate members' credit data and financial statements in order to determine degree of risk to the credit union when lending money and provide recommendations to the approval committee
- Provide timely, accurate and complete reports to determine the degree of risk in lending money to business clients
- Analyze client records and using the data to recommend payment plans
- Evaluating the financial status of members' by producing financial ratios through computer programs and spreadsheets
- Completing loan applications and including the credit analysis and loan request summaries, then submitting these to the loan committee for approval as a non-voting member
- Collaborate with IT and marketing departments to ensure relevant information is provided to reduce risk of member disputes and make payments on time
- Confer with members to verify financial/credit transactions and to resolve complaints
- Make recommendations to TOPCU's policies and procedures that increase efficiency whilst remaining compliant to relevant federal, state and local laws and regulations
- Conduct appraisal reviews
- Verify credit references and information and determine credit limits
- Exist as back up to underwriting and business & mortgage loan processor as needed
- Order credit reports and all other certifications as necessary
- Provide consistent, excellent customer service to both internal and external members
- Assist team members with questions and concerns and provide necessary/requested information
- Collaborate with colleagues to ensure loan files are kept organized & current
- Assist in retrieving documents for reports, audits and exam requests
- Provide notary service
- Meet or exceed all deadlines per regulatory and internal requirements
- Perform other duties as assigned
- Mandatory compliance of all BSA/AML regulations, forms and procedures:
  - Maintain awareness of and report suspicious activity
  - Complete annual BSA training
  - Notify immediate supervisor of any substantive discrepancies

### **REQUIRED KNOWLEDGE, SKILLS, AND ABILITIES**

#### **Knowledge of:**

- Our mission and values, and communicate it to all members internal and external
- TOPCU's products, services, policies and procedures
- All applicable federal, state and local regulations
- Microsoft (Word, Excel, Power Point), Windows and all programs/software applicable to department
- Best practices in business lending

#### **Skills:**

- Excellent organization
- Written and verbal communication
- Analytical and mathematical application
- Listening and Comprehension

**Ability to:**

- Work in a fast-paced, highly motivated atmosphere
- Learn and utilize computer based operational systems applicable to department
- Follow TOPCU policies and procedures
- Understand relevant federal and state regulations and apply to job functions effectively

**MINIMUM EDUCATION, EXPERIENCE AND TRAINING**

- High School Diploma or GED
- Two years relevant financial industry experience ideally in a credit analyst position
- Six months experience with operational reporting

**PRE-EMPLOYMENT**

Pre-employment Credit Check: Yes

Pre-employment Bondability Check: Yes

Pre-employment Drug Testing Required: Yes

Pre-employment Background Required: Yes

<b>Reports to:</b>	COO	<b>FLSA:</b>	Hourly – Non-exempt
<b>Location:</b>	Main Branch	<b>Status:</b>	Full-Time
<b>Reviewed:</b>	8/16/19 (M Scarzello)	<b>Created:</b>	8/19
<b>Supervisor:</b>	No		

Physical Activity	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5.5 hrs/day)	Constantly (activity or conditions exist 5.5+ hrs/day)
Repetitive Motion	Repeating movements of arms, hands, wrists, fingers				X
Talk	Express or exchange ideas verbally				X
Hear	Perceive sound by ear				X
See	Obtain impressions through the eye				X
Kneel	Bend legs at knee, come to rest on knees			X	
Crouch/Squat	Bend body down and forward, bending legs and spine			X	
Crawl	Move on hands, knees, and feet	X			
Climb	Ascend/descend ladders, stairs, ramps	X			
Sit	Sit			X	
Stand	Stand			X	
Walk	Move about on foot; average distance per shift 3-5 miles		X		
Bend/Stoop	Bend downward and forward by bending spine at waist			X	
Lift	Raise or lower object > 10 lbs. from one level to another			X	
Lift	Raise or lower object > 25 lbs. from one level to another			X	
Carry	Transport an object			X	
Push	Press with steady force, thrust objects forward, downward, outward		X		
Pull	Drag or tug objects		X		
Turn/Twist	Move a body part in circular motion			X	
Balance	Exceeding ordinary body equilibrium	X			
Reach	Extend hands and arms in any direction			X	
Handle	Seize, hold, turn with hands				X
Distinguish Color	Ability to distinguish color				X
Fingering	Picking, pinching, typing, or otherwise with fingers rather than whole hand				X
Grasping	Applying pressure to an object with the fingers and palm			X	

Feeling	Perceiving attributes of objects, such as size, shape, temperature, or texture				X
Mental / Cognitive Activity	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5.5 hrs/day)	Constantly (activity or conditions exist 5.5+ hrs/day)
Communication	Comprehend and use basic language, either written or spoken, to communicate information and ideas				X
	Comprehend and use technical or professional language, either written or spoken, to communicate complex ideas				X
Calculation	Perform numerical operations using basic counting, adding, subtracting, multiplying, or dividing				X
	Perform complex quantitative calculations or reasoning using algebra, geometry, statistics, or abstract symbols		X		
Problem Solving	Formulate and apply appropriate course of action for routine or familiar situations			X	
	Use logic to define problem, collect information, establish facts, draw valid conclusions, interpret information and deal with abstract variables for unique or unfamiliar situations			X	
Environmental Conditions	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5.5 hrs/day)	Constantly (activity or conditions exist 5.5+ hrs/day)
Weather And Temperature	Protection from weather conditions but not necessarily from temperature changes				X
	Subject to outside environmental conditions – no effective protection from weather	X			
	Activities occur inside and outside		X		
	Subject to extreme cold (typically below 32°)	X			
	Subject to extreme heat (typically above 100°)	X			
Atmospheric Conditions	One or more of the following conditions that affect the respiratory system of the skin: fumes, odors, dusts, mists, gases, or poor ventilation		X		
	Worker is required to wear a respirator	X			
Noise	Sufficient noise to cause the worker to shout in order to be heard above the ambient noise level	X			
Vibration	Exposure to oscillating movements of the extremities or whole body	X			
Hazards	Proximity to moving mechanical parts, moving vehicles, electrical current	X			
	Working on scaffolding and high places	X			
	Exposure to chemicals	X			
	Exposure to oils: air and/or skin exposure to oils and other cutting fluids	X			
	Worker is required to function in narrow aisles or passage ways	X			
	Worker is exposed to infectious diseases		X		
	Worker is required to function around prisoners or mental patients	X			

#### Physical Requirements Checklist

- SEDENTARY**
- Exerting up to 10 pounds of force occasionally and/or a negligible amount of force frequently or constantly to lift, carry, push, pull, or otherwise move objects, including the human body.
  - Sitting most of the time.
- LIGHT**
- Exerting up to 20 pounds of force occasionally and/or a negligible amount of force constantly to move objects.
  - Use of arm and/or leg controls requiring greater exertion of force than for sedentary work, and worker sits most of the time.
- MEDIUM**
- Exerting up to 50 pounds of force occasionally and/or up to 20 pounds of force frequently, and/or up to 10 pounds of force constantly to move objects.
- HEAVY**
- Exerting up to 100 pounds of force occasionally and/or up to 50 pounds of force frequently, and/or up to 20 pounds of force constantly to move objects.
- VERY HEAVY**
- Exerting in excess of 100 pounds of force occasionally, and/or in excess of 50 pounds of force constantly to move objects.

*This position description is intended to indicate the basic nature of the position(s) allocated to this class and examples of typical duties that may be assigned. Any one position may not include all of the duties listed, nor do any listed examples include all tasks, which may be found in positions of this class. This position description does not constitute an employment agreement between the employer and employee and is subject to revision by the employer as the needs of the employer change and/or requirements of the job-related duties expand or are updated.*

