



## Job Description

**TITLE:** Credit Analyst I

**REPORTS TO:** VP, Credit Department Manager

**DEPARTMENT:** Credit Administration

**LOCATION:** Springfield, MO

### **JOB SUMMARY:**

Primary duty is providing support to the Loan Officers by performing a variety of administrative, analytical, and reporting tasks related to the management of the commercial credit portfolio.

### **ESSENTIAL FUNCTIONS:**

1. Assists Loan Officer in the credit underwriting process by preparing commercial approval forms which may include financial statement analysis, bank relationship analysis, collateral analysis, documentation reviews, and other supporting documentation as necessary.
2. Pulls credit reports on borrowers and/or guarantors and reviews client organizational documents.
3. Assists Loan Officer with internal servicing of the portfolio by completing credit inquiries, completing risk rating change documentation, and performing floor plan checks/audits.
4. Prepares annual loan reviews as directed by the Loan Officer.
5. May assist with the portfolio tracking process, including gathering and entering data in the following tracking reports financial statements, borrowing bases, covenants, marketable securities, and guidance lines.
6. Other duties as assigned per Credit Department Manager

### **ADDITIONAL RESPONSIBILITIES:**

1. Supports the Loan Officers as appropriate.
2. Interacts and cooperates with loan administrative staff and/or Loan Officer's to provide timely response to internal and external customer inquiries and servicing needs.
3. Participates in quarterly all-staff meetings and other bank events.

### **QUALIFICATIONS:**

1. Bachelor's degree in accounting, business administration, or related field, or equivalent experience, which includes at least six hours of accounting coursework.
2. Excellent oral and written communication skills.
3. Ability to organize and analyze complex financial information.
4. Proficient in Microsoft Office products, specifically Excel.

