![FNB_Logo[1].JPG]()

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| Position Title: | Credit Analyst |
| Date: |  |
| Department: | Lending |
| Location: |  |
| Supervises: | None |
| Reports To: | Director of Credit Admin |
| FSLA Status: | Exempt |

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| Summary of position:Analyze and project all types of credit and financial information pertaining to various types of loans. Provide assistance in preparation and presentation of loan proposal packets. Responsible for the review of all pertinent credit and financial information on a borrower and proposed borrower including reporting services, credit bureaus, other companies, financial statements and credit files. Conduct financial analysis on borrowers to assess the ability to repay loans, monitor trends and conditions, and to determine and alert senior management as to potential problem situations, which surface from analytical investigations. |
| Key job functions: *(Includes current duties, primary objectives, and responsibilities which are critical to the successful performance of the position)** Analyze and project all types of credit and financial information pertaining to various types of loans.
* Provide assistance in preparation and presentation of loan proposal packets.
* Responsible for the review of all pertinent credit and financial information on a borrower and proposed borrower including reporting services, credit bureaus, other companies, financial statements and credit files.
* Conduct financial analysis on borrowers to assess the ability to repay loans, monitor trends and conditions.
* Determine and alert senior management as to potential problem situations, which surface from analytical investigations.
* Accompanies loan officer on customer calls if requested.
* Be a highly motivated team player and be able to work independently, efficiently, and collaboratively.
* Participates in weekly loan meetings by teleconference
* Other duties as assigned
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| Qualifications:* Excellent interpersonal and communication skills with focus on quality and integrity.
* Strong oral and written communication with effective interpersonal and relationship management skills to engage individuals at all levels in the organization.
* Assertive, results driven, self motivated with ability to effectively plan and manage multiple projects.
* Flexible and adaptable to environment.
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| Education and Experience:* Bachelors degree, preferably with an emphasis in Finance, Accounting or similar field previous experience as an analyst or previous work experience as a bank credit analyst.
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| Physical Demands: These physical demands are generally representative of the position.* Hearing, speech, close vision
* Sitting, including computer use
* On occasions, may be required to lift and/or move up to 25 pounds
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