

UNITED SOUTHERN BANK

Job Title: Commercial Credit Analyst

Reports to: Senior Vice President - Credit Administration

Job Summary: The Credit Analyst (CA) uses knowledge and skills obtained through education, training, and experience to support the Commercial and Residential Lending teams. This is accomplished by

- Verifying credit information and analyzing more complex financial data to assist in making credit decisions.
- Researching and organizing financial, market, and collateral-specific data.
- Developing reports and managing credit-related processes.
- Providing technical assistance to less experienced associates.
- Performing complicated work requiring evaluation, originality, and ingenuity to make moderately complex decisions. Some client contact and other external entities is required to identify, research, and resolve moderately complex problems.

Essential Duties and Responsibilities:

- Reviews use various data sites and reporting services to compile client reports.
- Researches and analyzes financial statements and tax returns; interprets findings; and prepares credit packages and reports.
- Prepares and delivers written and oral credit presentations.
- Maintains documentation files and monitors compliance with terms of loan accounts.
- May periodically monitor the financial position of established accounts and bring irregularities to higher level associates.
- Prepares spreadsheets, reports, summaries, and opinions.
- Prepares report evaluations, ensuring compliance with organizational policies and applicable State, Federal, agency and investor guidelines.
- Conducts due diligence investigations for prospective transactions.
- Performs other duties and responsibilities as assigned.

Knowledge, Skills, and Abilities:

Knowledge of:

- Concepts, practices, and procedures of commercial lending and credit analysis.
- Accounting principles, especially business financial statements and federal tax returns.
- Federal and State laws.
- Financial market and bank products.

Skilled in:

- Reading, interpreting, analyzing, and applying information from credit reports.
- Researching, interpreting and analyzing financial statements and tax returns.
- Preparing financial position and credit reports.

UNITED SOUTHERN BANK

Job Title: Commercial Credit Analyst

Reports to: Senior Vice President - Credit Administration

- Maintaining file documentation.
- Monitoring compliance with loan/accounts.
- Ensuring compliance with organizational policies and applicable State, Federal, agency and investor guidelines.
- Preparing and delivering oral and written presentations.
- Operating standard office equipment
- Operating systems and applications, with a strong background in MS Word, Excel and PDF software for report presentation.

Ability to:

- Confer with others to accomplish objectives.
- Attention to detail, while maintaining a big picture orientation.
- Interpret and apply policies.
- Manage multiple tasks with changing priorities to meet deadlines.
- Provide a high level of customer service.
- Establish and maintain effective working relationships with others.
- Provide support on sales calls.
- Solve moderately complex problems.

A college degree, formal credit training, and/or experience in financial or credit analysis is preferred.