

Credit Analyst II

Citizens Alliance Bank, its Directors, Officers and Employees are committed to meeting the challenges of the future of the organization. We are a family friendly, dynamic and industrious place to work.

We are currently seeking a Credit Analyst II in our Lake Lillian Branch location. This position is responsible for providing proven and competent credit analysis for commercial and/or agricultural lending activities, assistance in the administration of commercial and/or agricultural borrowing accounts, and the support of other credit related functions with minimal direction and supervision. The Credit Analyst II will be responsible for providing accurate credit analysis information and working with Lending Officer(s) to ensure that sound judgements are made with regard to the creditworthiness of prospective borrowers.

This position provides adequate technical advice relating to credit analysis and assists with the compilation and preparation of written credit presentations under the direction of Lending Officer(s). This individual will also assume and share responsibility for conducting routine loan account monitoring, including covenant tracking and reporting, collateral audits, borrowing base analysis and analysis of interim financial information from borrowers.

The Credit Analyst II must exhibit the ability to independently exercise responsibility with regard to planning work, establishing priorities, and maintaining appropriate documentation and records on financial analysis projects. Performance of all job responsibilities shall be in accordance with compliance requirements.

Citizens Alliance Bank is a great place to work with competitive wages and benefits. We are customer driven and community focused in all of our locations.

Accountabilities

- Spread financial statements, including tax returns as requested and provide detailed reports that succinctly summarize financial information with minimal direction and supervision; describe collateral quality and coverage; identify, evaluate and mitigate repayment risks; provide other relevant information for use in the credit decision process.
- Maintain a working knowledge of financial analysis software and/or spreadsheets in order to provide overall support and assistance to Lending Officers in the financial analysis process. Facilitate and support training of junior Credit Analysts.
- Conduct industry research and locate resource material for peer comparison.
- Review and analyze incoming financial statements. Update and/or complete financial spreads and covenant monitoring spreadsheets to be forwarded to the appropriate Lending Officers.
- Review and assist in ongoing surveillance tracking and monitoring of covenants for larger credits.
- Review and assist in ongoing surveillance tracking and monitoring of accounts receivable and inventory aging and borrowing base certificates received from borrowers.
- Update the loan customer information system with current and up to date credit analysis information.

- Assist in the performance of loan collateral audits, as requested.
- Prepare collateral inspection and in-house evaluation reports that are consistent with safe and sound banking practices.
- Provide well-written analysis for credit presentations, file comments and annual reviews. Maintain monitoring, tracking, and reporting while working with lenders to keep loan file comments and ticklers current.
- Provide monitoring support and analysis on specialized portfolios.
- Perform duties in accordance with company policies and procedures, as well as Federal and State Regulations and Laws.
- Complete other duties as requested.
- Physical presence in the bank is required.
- Adherence to all BSA/AML Laws, Regulations and Compliance will be required in this position.
- Travel to other bank locations will be required.

Job Specifications

Attributes of the successful candidate will include the ability to work independently, and professionally, be able to maintain a high level of focus and accuracy. Strong communication, time management, sales and service skills are required.

Job Qualifications

Education:

- High school diploma or GED.
- A Bachelor's degree in Finance, Business, or similar field of study from a public or private accredited institution of higher education or equivalent work experience is preferred.
- Continuing Education in order to maintain job knowledge is required.

Experience:

- Three to five years of Credit Analyst, or equivalent experience, is preferred.
- Proficiency in Microsoft Suites is preferred.
- Physical presence in the bank is required.

Salary will be based on qualifications. Citizens Alliance Bank offers a competitive benefits package.

Citizens Alliance Bank is an Equal Opportunity Employer of Protected Veterans and Individuals with Disabilities.