

## **JOB DESCRIPTION**

**Position: Credit Analyst**

**Facility: Riverwoods/Gurnee**

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### **General Summary**

Under general supervision, but according to established policies and procedures, assists officers in connection with commercial loan activity. Accompanies officers calling on customers when requested, develops and analyzes all types of credit information pertaining to diversified types of commercial loans, prepares credit reports for loan officers or committee, maintains control over credit requirements of current accounts and provide any other assistance to loan officers as requested.

### **Principal Duties and Responsibilities**

Develops credit information for use by lending officers or committees in making lending decisions on new, renewal and extension loans:

- a) Reviews all pertinent credit and financial information, including reporting services, credit bureaus, internal bank files and other financial institutions
- b) Determines the need for more thorough investigation or additional information and contacts appropriate sources for such information
- c) Analyzes and prepares all spread sheet and financial information
- d) Analyzes financial statements and related material
- e) Prepares summary, presents facts and offers opinions concerning credit worthiness to loan officers or committees.

Maintains and assists in the tracking of file information as it relates to the credit, including financial statements, ret rolls, tax returns, etc.

Helps loan officers and others in establishing and maintaining the proper documents relating to the perfection of the bank's lien position on loans secured by various collateral. Furnishes technical or advisory assistance to loan officers as requested.

Periodically reviews all credit, loan and collateral files to ensure that information is current and reports any discrepancies to the loan officers. Monitors files to assure that current financial statements, accounts receivable aging and other items are available for all customers requiring such information. Maintains credit files by setting up new files and updating existing files.

Keep current on all relevant compliance issues.

Performs related duties as assigned.

### **Education and Training required**

Includes but not limited to a Bachelors degree or equivalent in finance, communication, accounting or business administration and two or more years experience in banking or financial services with an emphasis upon lending, credit analysis and documentation.