

Great Plains State Bank

Role Document

Job title	<i>Credit Analyst</i>
Reports to	<i>Market President – Omaha Branch</i>

Job Summary

The Credit Analyst is responsible for assessing the financial feasibility of loan applicants to determine the potential risk for the lender. Provides the Market President and lenders with underwriting support. Underwriting support includes financial statement spreading, cash flow analysis, and credit approval package preparation. This role requires building customer relationships and ensuring compliance with bank policies and regulations.

Duties and Responsibilities

- Monitoring a commercial loan portfolio consisting of loan products, performing financial analysis and statement spreading.
- Thorough, in-depth analysis of new credit reports, credit change requests, renewals and annual relationship reviews.
- Work with loan officers to anticipate, identify and collect documents needed for efficient, and timely approvals on new and existing credits.
- Assist in maintaining credit tracking system, past dues, borrowing bases, annual reviews, and credits for the Omaha location.
- Assist in making recommendations to the person(s) making the final lending decisions on new, renewal and extension loans to approve or deny the extension of credit.
- Provide technical advice and assistance to Market President and loan officers.
- Helping the customers and/or businesses to make better and smarter financial decisions.
- Provides day-to-day administrative support for loan processing, including payment processing, performing pro-document preparation and post-closing duties.
- Maintain good working knowledge of Bank's lending policies and procedures and identify exceptions to policy.
- Ensure that all credit files are complete, identify any documentation deficiencies, and report to market president, loan officers and credit administration as needed for timely resolution to maximize credit quality and minimize risk and potential loss to the bank.
- Review loan files as needed to ensure quality, consistency and compliance with lending guidelines.
- Assist in completing reports for Loan Committee.
- Assist with cross selling and referrals to other departments of the bank.
- As part of the overall team, position may be requested to assist in the support of other bank activities/duties.

Qualification / Skills

- Effective verbal and written communication skills
- Proficient computer navigation skills using a variety of software packages; knowledgeable in Fiserv and Moody's software is a plus.
- In-depth knowledge of credit analysis, credit administration, credit policy and procedures, and risk analysis.
- Ability to analyze complex financial information.
- Ability to organize and prioritize situations where changes frequently occur.
- Ability to respond effectively to the most sensitive inquiries or customer resolution.
- License or Certification is a plus (i.e., CRC, CCRA, NACM, CBCA, CFA, CRA)
- Bachelor's degree in Accounting, Business Administration, Finance, Economics or related field or 2-5 years of financial banking, finance or accounting.

Other Duties

- Please note that this job description is not designed to cover or contain a comprehensive listing of activities, duties, or responsibilities required of the employee for this job. Duties, obligations, and activities may change at any time, with or without notice.

Benefits

- Medical / Dental / Vision / Basic Life / STD / LTD
- PTO – Accrual basis – 20 days first year
- Paid Birthday Holiday
- Paid Holidays: 11 days per year
- 401(K) / 401(K) – Match Program / ROTH / HSA / EAP
- Employee Theft Protection Plan
- Annual Discretionary Bonus Program
- Annual Discretionary Profit-Sharing Program
- Education Assistance
- Paid Community Volunteer Time

Physical requirements

- While performing the duties of this position, the employee is regularly required to sit and use hands to finger, handle, or feel objects, tools, or controls. The employee frequently is required to reach with hands and arms and talk or hear. The employee is occasionally required to walk and periodically lift 20-40 lbs.