



**Position:** Credit Analyst  
**Reports To:** Chief Lending Officer  
**FLSA:** Non-Exempt  
**Location:** Idaho Bank

### **Position Summary**

The position of Credit Analyst will provide loan support to our Lenders in accordance with the organization's Mission Statement and Core Values. The position will work with internal personnel, customers, both current and prospective, and vendors, such as title companies, insurance companies, and government entities. The responsibilities include providing competent credit analysis for lending activities, conducting credit reviews, annual renewals, and supporting the lenders as needed. The position reports to the Chief Lending Officer.

### **Essential Functions**

Credit Analysts are given an excellent opportunity to learn the Commercial Lending process (financial analysis, underwriting, policy & procedures) as mentored by Loan Officers.

- Assist Lenders in analyzing existing and new customer requests
  - Order, interpret, and analyze credit reports.
  - Collect and analyze tax returns and financial statements to assist in the preparation of loan write-ups, identifying customer strengths/weaknesses and questions/concerns to be raised with the client.
  - Prepare financial forecasts and pro forma statements in consultation with Lenders to assist in the assessment of borrower capacity.
  - Prepare detailed Credit Memorandums with defined Credit Quality Expectations within Credit policies and procedures for review and approval
- Responds to internal and external inquiries regarding the status of loans in process, technical exceptions, loan documents, and other banking-related questions.
- Supports Commercial Lenders in the servicing and management of business customers and commercial loan portfolios
- May assist Lenders as needed in commercial construction projects by maintaining cost breakdown spreadsheets. Prepare draw requests and gather lien waivers.
- Drafts commercial loan setup sheets.
- Serve as the liaison between Lenders and Loan Processing, coordinate the request/receipt of business and personal financial statements
- Assist with reviewing all 3<sup>rd</sup> party reports required for loan approval (including appraisals, environmental reports, etc.)

- Examines documents to ensure accuracy and compliance with existing guidelines, policies, and procedures.
- Ensures credit and document files are complete and organized and have no exceptions.
- Review loan documents prior to closing (legal descriptions, closing dates, loan documents prepared in-house or by legal counsel, etc.) and close loans with customers in the absence or at the request of the Lender.
- Loan pipeline management ensuring key milestones are met and that the file closes in a timely manner
- Annual renewals: ensure loans are renewed on a timely basis, assisting with the renewal process and filing comments.
- Review portfolio reports to be informed of workflow, maturing loans (early identification of need for loan extensions), covenant compliance, etc.
- Proactive communication on loan status to borrowers
- Review and apply SBA guidelines for SBA loan application, review, and closing.
- Supports Loan Assistants as needed, and acts as their backup:
  - Maintain files, copies, faxed documents, and records documents. File, scan documents, update information
  - Orders flood certifications, appraisals, inspections, title insurance, UCC searches, and surveys as needed.
  - Engages appraisers at the request of Commercial Lenders.
  - Clears all commercial loan documentation deficiencies and provides ongoing servicing of the loan portfolio
  - Image loan documents within established timelines. Provide ongoing support to foster customer relations. Ensure ongoing maintenance of loans in the system to meet the bank's and customer's needs
- Participate in credit training to remain current on standards and expectations
- Maintain knowledge of banking products and services
- Provide exceptional customer service while maintaining knowledge of Bank policies and procedures, applicable laws and regulations/compliance requirements including but not limited to the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control

### **Additional Responsibilities**

- Complete required compliance training annually
- Provide support for Committee Meetings as needed
- Assist with phone or lobby coverage as requested
- Must be willing to complete other duties as assigned
- Participate in a minimum of two Heritage Club events annually
- Participate in two Highlander Cross Country or Track events annually
- Participate in two community events representing TRB (approved by the manager)

### **Skills and Competencies**

- Bachelor's Degree in Finance, accounting or related field desired
- Minimum of two years prior Banking experience and/or a combination of education and experience
- Prior experience in loan support or loan processing helpful
- Previous clerical/administrative experience in a customer service setting preferred
- Have strong mathematical and analytical skills

- Able to research and evaluate data to make informed decisions and solve problems
- Must have good writing and editing skills
- Computer proficiency required – the ability to use the internet, email, and Microsoft Office Word and Excel
- Must be bondable
- Must be able to conduct oneself in a manner that promotes trust in the individual and our organization.
- Must maintain confidentiality at all times due to the nature of information about customers and transactions
- Work cooperatively and respectfully with all Bank Team Members
- Self-directed – must be able to fulfill the responsibilities of the position with minimal supervision
- Must be able to prioritize and organize responsibilities to maximize productive results

**Physical Demands**

- Normal office environment
- Extended PC viewing, keyboarding with periods of sedentary work
- May be required to stoop, kneel, stand, walk, talk, hear, reach with hands and arms
- May be required to occasionally lift/move up to 30 pounds

The physical demands noted above are representative of those that must be met by an employee to successfully perform the essential function of the position. Reasonable accommodation may be made to enable individuals with disabilities to perform essential functions.

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Employee Signature

Date

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Printed Name