

CREDIT ANALYST I

Basic Qualifications

Education/Training: A B.S. or B.A. degree in Accounting and/or Finance.

Skill(s): Proficient reading, writing, grammar, and mathematics skills; proficient interpersonal relations and communicative skills; proficient PC skills; must possess the basic concepts of financial statement and tax return preparation and the concept of sources and uses of cash for a business; visual and auditory skills.

Experience: This is an entry level position; previous related industry work experience is a plus, but not required.

General Responsibilities

Responsible for performing various duties to support the credit analysis function, including report writing using Crystal Reports; achieving goals as established in the Loan Department's annual operating plan; coordinating work within the department, as well as with other departments; complying with operating policies and procedures established for the credit analysis function; communicating with appropriate personnel; responding to inquiries or requests for information; maintaining appropriate records and providing assigned reports.

Essential Duties

1. Performs various duties to support the credit analysis function of which the following are illustrative:
 - a. Spreads financial statements including assets, liabilities, and owners' equity accounts to identify trends and measure performance and financial strength of credit applicants.
 - b. Analyzes loan packages performing traditional cash flow analysis, utilizing financial statements and tax returns.
 - c. Prepares loan approval packages for approving authorities.
 - d. Becomes proficient in using FISCAL software.
 - e. Prepares reports using Crystal Reports.

- f. Studies economic trends in borrower's industry or branch of industry to predict probable success of new customer.
 - g. Reviews and understands the Credit Policy and Procedures manual.
 - h. Assists Vice President Lending and lenders; works on projects as requested.
 - i. Performs a wide range of support functions, including correspondence related duties such as preparing customer correspondence and reports as necessary.
2. Complies with established operating policies and procedures in order to maintain adequate controls and to support the Bank's adherence to outside regulatory requirements.
 3. Abides by the current laws and organizational policies and procedures designed and implemented to promote an environment which is free of harassment and other forms of illegal discriminatory behavior in the work place.
 4. Cooperates with, participates in, and supports the adherence to all internal policies, procedures, and practices in support of risk management and overall safety and soundness and the Bank's compliance with all regulatory requirements.
 5. Coordinates specific work tasks with other personnel within the department as well as with other departments in order to ensure the smooth and efficient flow of information.
 6. Communicates with management and staff personnel in order to integrate goals and activities.
 7. Responds to inquiries relating to his/her particular area, or to requests from other Bank personnel, customers, etc., within given time frames and within established policy.
 8. Maintains appropriate records and provides assigned reports.
 9. Develops an awareness of Bank product and service offerings.

Ancillary Duties

1. Contributes to the team by willingly participating in all assigned duties and responsibilities, as well as additional tasks which may be requested.

Job Location

Assigned location in Berks County, PA

Equipment/Machines

1. Telephone
2. Calculator
3. PC/Keyboard
4. Printer
5. Fax machine
6. Copy machine
7. Scanner