



AVP Credit Analyst II

This is your chance to join Fleetwood Bank, the only independent community bank headquartered in Berks County. The AVP Credit Analyst II is responsible for performing various duties to include the credit analysis function; preparing credit write-ups; monitoring construction projects; preparing watch loan data; providing quarterly loan loss analysis; 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. We encourage all who are qualified and want to work with a dynamic and highly productive team to apply.

Mon-Fri 8AM -5PM Excellent Benefit Package and Paid Time Off Available

Responsibilities:

- Accurately spreads financial statements including assets, liabilities, and owners' equity accounts to identify trends and measure performance and financial strength of credit applicants.
- Analyzes loan requests by performing traditional cash flow analysis, utilizing financial statements and tax returns.
- Prepares loan approval packages for approving authorities.
- Assumes responsibility for the FISCAL software, making sure we are using all of its capability effectively.
- Reviews and understands the Credit Policy and Procedures manual and identifies exceptions.
- Prepares management level reports covering asset quality and concentrations.
- Performs a wide range of support functions, including correspondence related duties such as preparing customer correspondence and reports as necessary.
- Identifies and documents loan risks and mitigants.
- Manages commercial portfolio. Oversees timely collection of financial information, completion of annual reviews, line renewals and note extensions.
- Reviews all HMDA reportable commercial loans for accuracy and compliance with Audit requirements.

Qualifications

- A high school diploma or equivalent
- B.S. or B.A degree in Accounting and/or Finance preferred
- 3 years' experience required