



Credit Analyst Responsibilities:

This position will be under general supervision of the Senior Credit Officer, and in conformance with established Bank policies and procedures. The Credit Analyst is responsible for providing credit analysis and general support for the lending activities of the Bank. Collaborates frequently with loan officers and commercial underwriters to help prepare credit packages that need underwriting. Prepares analysis, reports and presentations for management review and regulatory reporting. Ensures all transactions and processing are in compliance with regulatory and company guidelines, policies and procedures.

Credit Analyst Job Duties:

- Performs duties related to the underwriting of both consumer and commercial loans.
- Partners with loan officers and commercial underwriters to screen loan packages and collect “due diligence” materials.
- Generates financial ratios and spreads, using computer programs, to evaluate customers’ financial status.
- Underwrites credit memos, annual reviews and assists in helping prepare loan files and credit packages to submit to loan committees for approval.
- Assists the Senior Credit Officer with various credit related projects such as preparing reports for Board of Directors presentation.
- Manages portfolio duties to include covenant testing, tracking financials, etc.
- Performs other related duties as required.

Credit Analyst Skills and Qualifications:

- Bachelor’s degree in Business, Accounting/Finance or related field.
- Knowledge of financial accounting theory, methodology and logic.
- Ability to analyze and interpret corporate and personal financial statements and tax returns.
- Extremely proficient with Microsoft Office applications including Word and Excel.
- Excellent oral and written communication skills.
- Ability to manage multiple and/or shifting priorities, and produce professional and accurate work, under time constraints.
- Highly motivated with a strong work ethic and the ability to work both independently and in a group environment.
- A minimum of 1 to 3 years of experience as a Credit Analyst.

Screenings will include credit and background checks. 41 C.F.R. 60-300.5(a) 12 41 C.F.R. 60-741.5(a)7

Contact heathers@citizbank.com for application.

Equal Opportunity Employer: minority/female/disability/veteran