

Credit Analyst

Merchants Bank, Winona, is seeking a **Credit Analyst**. Requires a BS/BA Degree, preferably in Accounting or Finance.

Primary duties include analyzing financial statements and tax returns accompanying a loan request. This includes inputting information into a financial spreading software, recognizing trends, and preparing the final loan request presentation. Other main responsibilities included are understanding and adherence of bank's loan policies and various loan tracking tasks. Strong verbal and written communication skills needed. Must possess a very positive and helpful attitude with the ability to meet aggressive deadlines.

Please **apply in person** at Merchants Bank, **online** at www.merchantsbank.com/about/careers, or **e-mail** NLMessenger@merchantsbank.com with a cover letter and resume or to request an application. *Merchants Bank is an Equal Opportunity Employer of women, minorities, protected veterans and individuals with disabilities.*

Job Summary:

Prior experience in lending, underwriting, accounting or trend analysis preferred. Would be beneficial to have a background in either a Commercial or Agriculture lending environment. Primary duties include analyzing financial statements and tax returns accompanying a loan request. This includes inputting information into a financial spreading software, and recognizing trends and preparing the final loan request presentation. Other main responsibilities included are understanding and adherence of bank's loan policies and various loan tracking tasks. Strong verbal and written communication skills needed. Must possess a very positive and helpful attitude with the ability to meet aggressive deadlines.

Primary Duties:

- Complete an interpretive analysis of financial statements for loan relationships and prepare loan presentations for the successful approval of commercial and agriculture loans. This includes developing credit information for use by lending officers or committees in making lending decisions on new, renewal and extension loans.
- Review and analyze all pertinent credit and financial information, including credit bureau reports, financial reports, cash flow analysis, ratio analysis, and reports information to lending officers.
- May additionally be asked to complete credit scoring reports for small business loans and complete presentations for loan relationships of \$500,000 or less.

- May additionally perform administrative duties as it relates to supporting SBA lending. This may include reviewing and analyzing credit and financial information and ensuring compliance with SBA requirements.
- Attends customer calls with lending officers from time to time as requested by the lending officer.
- Regular and dependable attendance is an essential function of this job.
- Employee will be expected to contribute to a positive working environment through words and actions.
- Employee will be expected to greet internal and external customers in a friendly and outgoing manner.
- Employee will be expected to take responsibility to insure that internal and external customers receive outstanding customer service.
- Employee may be asked to perform other duties as required by business needs.
- Employee will be expected to complete compliance and product knowledge assignments in a timely manner.

Key Results

Accurate information compiled to assist lending officers in making sound lending decisions.

Time Allocation

100%

Indicators of Success

Ability to grasp instructions and assume responsibility of assigned duties.

Working Conditions:

Work will primarily be performed in inside working environment, low noise level, comfortable physical conditions.

Physical Demands:

Work will be performed primarily sitting at a desk, very low degree of lifting. Requires average finger dexterity to operate normal office equipment, such as computer, adding machine, etc. Requires good eye/finger coordination.

Mental Demands/Education:

Requires BS/BA Degree, preferably in Accounting or Finance. Strong analytical skills; excellent people skills. Requires individual with strong oral and written communication skills; ability to express ideas in a clear, thorough, and concise manner.

Requires above-average aptitude in the area of math/number skills. Above-average ability in written communication, including word processing and Excel proficiency. Strong ability in problem analysis.

Amiable personality. Must be an excellent team worker.

Relationships:

Responsible to the Credit Analyst Manager for fulfillment of duties, responsibilities, authority, and for proper interpretation.

Will have high degree of contact with other Bank personnel and direct personal contact with customers. Must have the ability to develop customer rapport; must show genuine interest in others' needs and opinions.

In day-to-day function, will have contact with customers, public, and staff, and is to conduct self in a manner that will enhance the overall marketing effort of the Bank.