

## **Commercial Credit Analyst I/II**

**Department:** Credit Analysis Team

**Location:** Lodi (1)

**Supervises Others:** No

**Employment Status:** Full Time Hourly, Non-Exempt - Benefited

**Salary:** Commensurate with experience and qualifications

F&M Bank's Commercial Credit Analyst I is primarily responsible for examining credit data used to evaluate commercial loan requests and to support and/or decline loan applications.

- Commercial Credit Analysts review various sources of financial information, such as reporting services, credit bureaus, other companies, main office files, and branch personnel, to determine the profitability of a loan request
- Commercial Credit Analysts complete financial analysis and underwriting requests within strict time constraints, relying on their experience and judgment to plan and accomplish goals
- Commercial Credit Analysts perform the underwriting process and prepare high quality credit presentations, as well as ACH/RDC renewal processing and Net Operating Income analysis

### **Who are we looking for?**

- Someone who is self-driven, and who can complete his/her responsibilities with a minimum number of rewrites and conduct accurate credit analysis using Moody's Risk Analyst and Buker's Tax Analysis spreading software
- A person with an inquiring mind-set, who is personally devoted to operational excellence takes pride in maintaining maximum department efficiency; holds her/his self-accountable for accomplishing goals and objectives
- An individual with a demonstrated ability to take initiative, use good judgment, and communicate professionally with management, supervisors, and bank personnel
- A proactive team-player who understands how to prioritize effectively and remain focused when faced with the pressure of continuous deadlines
- Someone who has above average written and verbal communication skills, pays continuous attention to detail, and has outstanding customer service skills

### **Also required:**

- Successful completion of a credit history review is a condition of employment
- Minimum of an Associate's degree in Business, Accounting, Finance, or related field ; Bachelor's degree highly preferred
- Minimum of 1 year of previous experience in a financial institution or related industry; 2 years highly preferred
- Must have a firm working knowledge and understanding of standard concepts, practices, and procedures within the commercial banking industry
- Must have experience in, or be proficient in using banking-related PC applications such as MS Office, SilverLake, Jack Henry, Moody's Risk Analyst, and Buker's Tax Analysis spreading software

### **Does this sound like you?**

Submit the following to [jobs@fmbonline.com](mailto:jobs@fmbonline.com):

- Cover letter including email address and Resume