

## **Credit Analyst – Job Description Summary**

In accordance with existing policies, procedures and systems, provide outstanding service to both internal and external customers. Analyze and determine the financial needs of each customer, match this need to the appropriate product or service. Grow profitable relationships based upon customer satisfaction in an effort to improve our customers' financial lives. Processes, evaluates and approves (or recommends approval/denial) consumer and credit card type credit requests within authorized authority, and in accordance with sound underwriting practices, policies and procedure. Maintains primary responsibility for consumer loans and oversees all servicing functions of the organization's loan portfolio, including but not limited to, general inquiries and loan maintenance within core processing systems.

Works directly with the customers to bring each loan to successful completion. Also works with Branch Personnel and MSRs to accommodate the borrowing needs of our customers. Promotes lending through automation, actively seeks additional lending opportunities and regularly cross sells appropriate products and services.

The complete job description covers the following topics:

- Essential duties and responsibilities
- Performance standards
- Qualification requirements
- Education and experience
- Language skills
- Mathematical skills
- Reasoning ability
- Other skills and abilities
- Physical demands
- Work environment