

A local community Bank is looking for a full time (40 hrs. per week, Monday-Friday) Credit Underwriter. We are looking for a professional individual who can work independently but also work as a team. Qualifications include good written and verbal communication skills, knowledge and understanding of commercial loans and financial analysis. A college degree in Business Administration, Economics, Finance or Accounting and/or relevant business experience preferred. Confidentiality, discretion and integrity are a must.

The responsibilities include but are not limited to:

- Analyze personal and business financial statements for commercial real estate and commercial requests.
- Perform global cash flow analysis.
- Analyze collateral.
- Underwrite loan requests and recommend for approval or decline.
- Assist with development and level of the bank's loan and lease loss reserve and other board reports.
- Request documents from borrowers.
- Analyze borrower's financial statements and tax returns on an ongoing basis to ensure proper risk assessment.
- Interact with title companies and issue escrow instructions for real estate loans.
- Assist with training of credit analysts.
- Complete assigned regulatory compliance training within established deadlines.
- Must comply with all applicable Federal and State regulations; and Bank operations and loans and security procedures to avoid potential losses.
- Other tasks as assigned

Competitive benefits offered, including a generous 401K plan. To apply must submit cover letter with resume.