

## JOB DESCRIPTION



<b>Position:</b>	Credit Underwriter	<b>FSLA Status:</b>	Exempt / Full Time
<b>Department:</b>	Credit Administration	<b>Reports to:</b>	VP, Manager of Credit Administration
<b>Date:</b>	5-2019	<b>Supervises:</b>	N/A

### Position Summary/Overview:

Responsible for performing credit analysis and underwriting for new commercial loan applications and requests for renewals. Assists with monitoring credit performance of individual loans and portfolio management. Uses spreadsheet analysis tools together with knowledge of accounting and finance to assess credit worthiness in an accurately and timely manner. Prepares thorough credit memoranda that are clearly and concisely written that presents conclusions and recommendations in compliance with the Bank's underwriting guidelines and Credit Policy. This position requires compliance with all Federal and State consumer and business regulations; and will be held accountable for ensuring that assigned consumer and business, loan and deposit compliance training is successfully completed within assigned deadlines.

### Functions / Responsibilities\*:

- ) Underwrite new and renewal loan requests for commercial real estate; business term loans and operating lines of credit to include collateral and global analysis. Recommend approval or decline. Assign loan grade to loan.
- ) Review and spread personal and business financial statements for real estate, commercial and consumer loan requests for new and existing customers.
- ) Participate in presentations to Directors Loan Committee.
- ) Request documents and information from borrowers.
- ) Track and follow-up on financial and non-financial reporting requirements for loans.
- ) May go on joint business development calls and relationship maintenance calls.
- ) May assist in the preparation Economic Forecast Reports
- ) May assist in conducting stress testing of loan portfolio
- ) May assist in determining the adequacy of the Bank's Allowance for Loan and Lease reserves

### Qualifications: Qualifications:

- ) College degree in finance or accounting; or college coursework and/or relevant business experience required.
- ) Minimum 5 years' experience as a credit underwriter in commercial banking is required.
- ) Experience with financial statement and tax return analysis programs.
- ) Outstanding knowledge and understanding of consumer, business and real estate lending products.
- ) Excellent organizational and time management skills.
- ) Intermediate skills Microsoft Office Suite and internet research skills.

- ) Excellent written and verbal skills.
- ) Ability to work with no supervision while performing duties.
- ) Ability to treat people with respect; keep commitments; inspire the trust of others; work ethically and with integrity; uphold organizational values; and accept responsibility for own actions.

### **Regulatory/Consumer Compliance Responsibilities:**

- ) Maintain advanced knowledge and comply with all applicable Federal and State regulations; and Bank Operations and Security procedures of the consumer and small business protective regulations regarding the Lending area products and services to avoid potential losses.
- ) Maintain knowledge, including the annual training, of the Bank's BSA Policy and procedures as it relates to operational procedures, deposit products and services.
- ) Maintain an understanding of the Bank's Complaint Policy and reporting procedure. Must have knowledge of the Bank's Anti-Harassment Policy and protocol if issues arise.
- ) Accountable for the timely completion of all assigned online Computer Based Training courses. Participate in conferences, webinars or other training opportunities as recommended by the Compliance Officer and supervisor.

### **Environment:**

#### **Physical Demands:**

The physical demands described are representative of those that must be met by an employee to successfully perform the essential functions of this position. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

### **Office Environment:**

While performing the duties of this job, the employee will regularly sit for one or more continuous hours; and/or stand for one or more continuous hours. The employee frequently is required to use hands to finger motions and reach with hands and arms, stoop or crouch.

The employee must occasionally lift and move up to 25 pounds. Specific vision abilities required by this position include close vision and the ability to adjust focus.

**\*Note:** This job description is not intended to be all-inclusive. Employee may perform other related duties as assigned to meet the ongoing needs of the organization. Job duties and supervisor reporting relationship may change.