

## COMMUNITY FIRST FUND TEAM MEMBER PROFILE CHARACTERISTICS, SKILLS & EXPERIENCE

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Date: 02/2021

Name: Vacant

Position Title: Credit Analyst

Department: Loan Administration    Reports To: VP, Director of Loan Administration

Salary Band: Technical Specialist

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### CHARACTERISTICS

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- Organized/ Efficient
- Approachable
- Analytical
- Independent/ Self-motivated
- Adaptable and Strategic Leader
- Ethical
- Goal Oriented
- Decisive
- Self-starter
- Self-awareness
- Conscientious
- Communicative
- Story Telling
- Performs well in a fast-paced work environment
- Supportive
- Curious
- Creative
- Learning mindset
- Performs well in a fast paced work environment

### SKILLS

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- Proficiency in Microsoft Products; with strong skills in Excel.
- Capacity to learn departmental software systems and databases, including but not limited to Customer Relationship Management software, SPARK, The Exceptional Assistant (TEA) and cloud-based programs like Microsoft 365 and Power BI.
- The ability to maintain a high degree of accuracy and attention to detail.
- Ability to work independently.
- Excellent mathematical and analytical skills.
- Ability to work effectively with racially and socially diverse individuals.
- Excellent verbal and written communications skills. Demonstrated ability to express thoughts and ideas clearly and concisely, verbally and in writing, including writing and editing original material and the materials of others.
- Ability to maintain confidentiality with regard to customer information and internal communications.
- Working knowledge of credit principles, policies, practices, financial / cash flow analysis and current lending regulations.

- Ability to work with senior-level managers and other colleagues in a professional manner.
- Able to coordinate and prioritize work assignments to meet specified deadlines.
- Excellent judgment and the ability to make sound decisions within the scope of the job.
- The ability to independently handle multiple tasks / assignments simultaneously.
- Demonstrates the ability to train others.

## **EXPERIENCE**

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- 2 - 5 years of credit analysis and commercial lending experience.
  - Bachelor's degree or commensurate experience in business, accounting, or data related fields.
  - Knowledge of SBA lending products preferred.
  - Prior experience working with low-income communities and/or low-wealth individuals, especially women and Persons of Color, is a plus.
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## **ROLE:**

- The Credit Analyst supports the underwriting and analysis of Community First Fund loans, including creating financial statements, spreadsheets, and tax returns and prepares a comprehensive credit memorandum for lending authority review, based on loan application data and other pertinent information collected from the applicant and other sources as directed. The Credit Analyst assists with portfolio management, CRM reporting, and pipeline activity.

## **RESPONSIBILITIES:**

1. Support loan administration staff and the credit functions
2. Credit Memoranda
3. Loan Administration
4. Individual, Team and Company Participation

## **EXPECTATIONS:**

1. **Support loan administration staff and the credit functions**
  - a. Attend Loan Administration departmental and Loan Administration Committee meetings as directed
  - b. Support Loan Administration staff in development of materials for all loan committees as directed
  - c. Responsible for the development of meeting agendas, coordination and distribution of committee packages, recording and production of meeting minutes and other reports as needed for Loan Committee and Loan Administration meetings as directed
  - d. Produce and distribute departmental reports as directed by supervisor.
2. **Credit Memoranda**
  - a. Take initiative to work with lending staff to prepare and update comprehensive credit memoranda for action (i.e., approval, denial, withdrawal, etc.) by appropriate lending authority.
  - b. Ensure that all credit memoranda are accurate and complete, and identify potential portfolio risk and risk mitigation strategies of the loan request.

- c. Ensure that all credit memoranda identify proper loan structuring, risk analysis and adherence to Community First Fund Loan Policy and Procedures.
- d. SBA micro-loans and other SBA loan packages.
- e. Produce and distribute departmental reports as directed by supervisor.

### **3. Loan Administration**

- a. Spread and analyze loan client financial statements and tax returns using internal computer systems and files.
- b. As directed, support supervisor with maintenance and updates to Loan Policy and Procedures manual.
- c. Support Loan Administration staff in development of materials for all loan committees.
- d. Produce and distribute departmental reports as directed by supervisor.
- e. Responsible to follow department procedures in order to maintain a record of clients' financial statement / tax returns and follow up for annual renewals and update requirements as defined in Loan Policy and Procedures or as directed by supervisor.
- f. Support Supervisor and department in all Loan Review processes, including the annual Loan Review process.
- g. Support Loan Administration in the servicing of new product lines.

### **4. Individual, Team & Company Participation**

- a. Quarterly Coaching Sessions and Annual Review Meeting
- b. Department Meetings
- c. Loan Committee
- d. Participate in training, assessments and surveys as directed
- e. Opportunities Meeting, Quarterly Business Meeting, Sales Rally
- f. Special Events Attendance & Support

### **Physical Demands**

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

- While performing the duties of this job, the employee is frequently required to stand, sit, talk and hear.
- The employee is occasionally required to move about the office; use hands and fingers to feel, handle, or operate office equipment.
- Specific vision abilities required by this job include close vision and the ability to adjust focus.

### **Work Environment**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- The work is performed primarily in an office or client business setting. The noise level in the work environment is moderate.

- Travel in a wide geographic area is required approximately 10% of the time. Employee must hold a driver's license and able to drive, and able to travel outside of the office for meetings, conferences, client visits and other job-related commitments.

*The duties listed above are intended only as illustrations of the various types of work that may be performed. The omission of specific statements of duties does not exclude them from the position if the work is similar, related or a logical assignment to the position. The team member profile does not constitute an employment agreement between the employer and employee and is subject to change by the employer as the needs of the employer and requirements of the job change.*