



Post Date 4/2/2019

Title Credit Analyst II

The Credit Analyst is responsible for performing a variety of duties to support the Credit Department of which the following are illustrative:

- ◆ Analyze financial and related data to determine credit-worthiness of the prospective customers and the merits of the loan request for commercial borrowers.
- ◆ Maintain credit files on-going to ensure that background and historical data, financial statements, tax returns, loan commitments, collateral, correspondence and other supporting documents are included and current.
- ◆ Assist with the maintenance of credit files and status reports on large borrowers.
- ◆ Prepare reports regarding the overall quality of the loan portfolio.
- ◆ Prepare commercial commitment letters.
- ◆ Review of large borrowing relationships.
- ◆ Review of residential and commercial appraisals.
- ◆ Prepare loan packages for review by Officers Loan Committee and Board Loan Committee.
- ◆ Maintain a positive and productive working relationship with all members of management, loan officers and Bank staff.
- ◆ Perform any and all other duties as assigned by management.

Knowledge, Skills and Abilities

- ◆ Two years' experience in credit underwriting at a financial institution.
- ◆ AA Degree in Accounting or Business preferred.
- ◆ Solid analytical skills with a background in loan underwriting, administration, and operations.
- ◆ Excellent verbal and written communication skills.
- ◆ Exceptional listening and communication skills.
- ◆ Familiarity with related laws and compliance administration.
- ◆ Proficient computer skills including Microsoft Word, Excel and Outlook.
- ◆ Strong organizational, problem-solving, and analytical skills.
- ◆ Acute attention to detail.
- ◆ Versatility, flexibility, and a willingness to work within constantly changing priorities with enthusiasm.
- ◆ Ability to manage priorities and workflow.
- ◆ Commitment to the Queenstown Bank's Code of Ethics.

Physical Requirements

- ◆ Mobility sufficient to perform activities required of the position.
- ◆ Manual dexterity for the functional operation of office equipment such as computers, calculators, etc.
- ◆ Ability to actively engage in necessary communication with both internal and external customers.
- ◆ Visual and auditory skills.

We offer competitive wages, excellent benefits and the opportunity for growth.

Please email resume and completed application to HR@queenstownbank.com.

Queenstown Bank is an Equal Opportunity/Affirmative Action employer.

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