



Position: Credit Analyst – Full-Time **Location:** Queenstown, MD
Posting Date: November 25, 2020

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

DUTIES AND RESPONSIBILITIES:

- Analyzes financial and related data to determine creditworthiness of the prospective customers and the merits of the loan request for commercial borrowers.
- Maintains 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.
- Assists with the maintenance of credit files and status reports on large borrowers.
- Prepares reports regarding the overall quality of the loan portfolio.
- Reviews large borrowing relationships.
- Prepares loan packages for review by Officers Loan Committee and Board Loan Committee.

QUALIFICATIONS:

- High school diploma or general education degree (GED)
- Other skills required:
 - 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.
 - Familiarity with related laws and compliance administration.
 - Proficient computer skills including Microsoft Word, Excel, and Outlook.

COMPETENCIES:

- **Oral Communication** - Speaks clearly and persuasively in positive or negative situations; Listens and gets clarification; Responds well to questions; Demonstrates group presentation skills; Participates in meetings.
- **Organizational Support** - Follows policies and procedures; Completes administrative tasks correctly and on time; Supports organization's goals and values.
- **Strategic Thinking** - Develops strategies to achieve organizational goals; Understands organization's strengths & weaknesses; Analyzes market and competition; Identifies external threats and opportunities; Adapts strategy to changing conditions.
-

PHYSICAL DEMANDS AND WORK ENVIRONMENT:

- Frequently stand, walk, sit, and utilize hand and finger dexterity.

Queenstown Bank is an Equal Opportunity / Affirmative Action Employer