



POSITION: Credit Analyst III

LOCATION: Queenstown, MD

SUMMARY: This position is responsible for performing a variety of duties to operate the Credit Department.

DUTIES AND RESPONSIBILITIES:

- Assists Credit Team with commercial underwriting.
- Analyzes financial and related data to determine creditworthiness of the prospective customers and the merits of the loan request for commercial borrowers.
- Ensures all credit analysis activities are conducted in accordance with prescribed lending policy.
- 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 loan quality, including the watch list.
- Reviews large borrowing relationships.
- Prepares loan packages for review by Officers Loan Committee and Board Loan Committee.
- Maintains a positive and productive working relationship with all members of management, loan officers and Bank staff.
- Performs other related duties as assigned by management.

QUALIFICATIONS:

- AA Degree in Accounting or Business preferred.
- Five years' experience in credit underwriting at a financial institution with a track record of increasing responsibility.
- Solid analytical skills with a background in loan underwriting, administration, and operations.
- Other skills required:
 - Excellent verbal and written 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.
 - Ability to manage priorities and workflow.
 - Ability to actively engage in necessary communication with both internal and external customers.

PHYSICAL DEMANDS AND WORK ENVIRONMENT:

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

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

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