

Trust Financial Job Description

Job Title: Credit Analyst
Reporting To: President

General Summary:

The credit analyst presents a positive image of Trust Financial while providing analytical and portfolio management support for the company's dairy, ranch, timber and agri-business lending functions. Major responsibilities of this position include completing and reviewing credit write-ups, financial analysis, portfolio management, and related credit administration functions. This position may also require data entry, filing, loan documentation follow-up and various other credit loan operations, servicing and administrative functions.

Major Responsibilities and Duties:

1. Assists in the preparation and/or completes the credit write-up.
2. Identifies deficiencies in the financial information significant to credit decision.
3. Obtains written and verbal recommendations based on results of credit analysis.
4. Generates personal credit reports as needed.
5. Prepares and reviews supporting cash flow and collateral worksheets.
6. Monitors borrowers financial ratios
7. Monitors covenant compliance.
8. Prepares financial projections
9. Analyzes financial data.
10. Assists in preparing simple and/or routine credit requests/reviews.
11. Communicates with borrower as needed.
12. Communicates deficiencies to loan officer and Manager.
13. Assembles financial folders to include borrower and guarantor financial statements and tax returns.
14. Makes recommendations to loan officer for approval and terms.
15. Reviews financial statements and tax returns for signatures and follows up for missing signatures.
16. Works with loan officers to gain a solid understanding of security to complete appraisal data.
17. Prepares plat maps and comparable sales maps for participating lenders as needed.
18. Provides excellent customer service.
19. Maintains a positive working relationship with all Trust Financial staff.
20. Maintains a working knowledge of changes in economic and/or market conditions and reports information to Management.
21. Organizes and prioritizes all workflow to assure that assigned duties are completed on a timely basis.
22. Provides appropriate reporting on a periodic basis to Management.
23. Performs other duties as assigned.

Skills and Abilities Required:

- Must have excellent written and oral communication skills.
- Must have strong analytical skills.
- Must have excellent computer skills.
- Must have excellent organization and time management skills.
- Must be able to work with little supervision.
- Must possess excellent customer service skills.
- Must have the ability to work well with others.

- Must possess a strong attention to detail.
- Must have the ability to multi-task.
- Background in dairy, ranch, timber and agri-business lending a plus

Position Requirements:

- This position requires zero to three years progressive experience in credit analysis with exposure to dairy, ranch, timber and agri-business lending.
- College Degree is required.
- The ability to accurately document and communicate findings to senior management.
- The position requires familiarity with financial statement and cash flow analysis.
- General lending knowledge.