

Assistant to Commercial Credit Officer
Credit Analyst / Internal Loan Review / Special Assets / Portfolio Manager

Job Description:

This position is responsible for supporting / assisting the Commercial Credit Officer with various initiatives and objectives associated with day-to-day management of the Commercial Credit Officer's loan portfolio (which may include workouts, collections, legal proceedings, bankruptcies, foreclosures and repossessions, and other strained relationships), comprehensive reviews of overall borrowing relationships, review of individual loans, identification of Troubled Debt Restructurings, and calculation of loan impairments and reserve allocations. This position may also be assigned to temporarily assist other officers within the Credit Department with various duties when / as needs arise.

Primary Responsibilities/Duties:

- Gather, spread, and analyze financial statements, tax returns and other information on borrowers, guarantors, and related parties
- Assess the financial condition and repayment capacity of borrowers and guarantors, calculate relevant financial ratios, and evaluate management's ability, and the company's market position / competition, comparison to its peers, and prospects for the future
- Monitor financial information on an on-going basis to identify trends and assess the impact of changes
- Evaluate borrowers' records of loan payment performance and compliance or non-compliance with other loan terms
- Review and evaluate loan documentation, perfection of security interests, lien priority, title / ownership status, collateral valuation, and business organizational structure and documentation
- Conduct research and verify information utilizing various sources including online databases such as the county clerk, tax assessor, credit bureau, OSCN, and others
- Perform industry or market level research / analysis
- Compile data and write reports, including detailed loan summaries, action plan recommendations, and others as needed
- Collaborate with credit analysts when / as needed to complete analysis and loan proposals, and to facilitate completion of approval processes
- Provide copies and background information and otherwise interact with legal counsel in support of requests for legal research, documentation, litigation, and other legal actions
- Order vendor-provided services such as appraisals, title work, flood determinations, inspections, etc.
- Contact customers to resolve overdrafts, past due payments, etc., and to request financial and other information / documentation as needed
- Schedule meetings and loan closings with customers, and attend with or in place of the officer as needed
- Assist officer in fulfilling all applicable regulatory / governmental laws, rules, regulations, and requirements
- Normal administrative / clerical duties such as processing payments, correspondence, filing, copying, etc.
- Complete required trainings (2 or more per month)
- Other responsibilities and duties as assigned

Required Skills/Qualifications:

- Advanced understanding of accounting principles, financial statements, tax returns, and credit reports
- Thorough understanding of loan documentation and collateral perfection requirements
- Thorough understanding of all applicable regulatory / governmental laws, rules, regulations, and requirements
- Excellent verbal and written communication skills
- Excellent research skills
- Intermediate computer skills including Microsoft Office (Excel, Word, and Outlook), analytical programs, bank core processing systems, and the internet
- Attention to details with a strong commitment to accuracy
- Thorough understanding of, and an unwavering commitment to strictly adhere to, all applicable laws, rules, regulations, practices, and standards regarding the confidentiality of customer information and other forms of information
- Curious mind. Inquisitiveness
- Demonstrated willingness to take initiative and to be resourceful, efficient, proactive, and energetic
- Strong organizational, planning, prioritization, and time management skills with a demonstrated ability to multi-task, follow through on commitments, and meet deadlines
- Good problem-solving skills
- Able to work in a rapidly changing environment under pressure and within tight time constraints, including the ability to work overtime when necessary
- Good interpersonal and customer service skills with strong commitment to providing high quality service
- Proven ability to effectively interact with, and forge positive working relationships with, associates, customers, attorneys and other professional service providers, vendors, and others at all levels of their respective organizations
- Team player, readily willing to help associates
- Professional and polished demeanor

Desired Skills/Qualifications:

- Five or more years professional experience, preferably as a commercial credit analyst within the banking or financial services industries, or equivalent
- A Bachelor's degree in finance, accounting, other business discipline, or equivalent
- Working knowledge of LaserPro, Sageworks, and Jack Henry Xperience computer programs

Physical Requirements and Working Conditions:

Sitting or standing for long periods of time, walking, finger dexterity, repetitive motions, talking, hearing and visual acuity. Professional office environment. Occasional lifting.

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