

InRoads Credit Union is seeking a diligent and knowledgeable full time Commercial Credit Analyst to join our team in Scappoose, Oregon. This position comes with a full benefit package including a matching 401k and is eligible for **remote work**.

At the heart of every InRoads Credit Union position is a relationship built between you and the members you serve. Transparency, acceptance of individuality, confidence and strong communication skills are necessary. You understand that members trust and rely on your assistance daily. Your goal is to exceed the members expectations in everything you do.

The Commercial Credit Analyst supports the Commercial Services team, and organization, in the analysis, origination, and servicing of credit relationships maintained in the Commercial Services Department. The analyst will apply accounting principles that require an understanding of both accounting theory and practice as well as monitor, analyze and report risks associated in the market, assets originated, and assets maintained in the Commercial Services Department.

### **EDUCATIONAL and/or WORK EXPERIENCE REQUIREMENTS**

- Must have a minimum of two years of experience in lending, underwriting or financial analysis.
- Requires a minimum of two years of experience in performing accounting functions, including experience in activities such as contributing to the preparation of financial reports and conducting analysis of financial data.
- Bachelor's degree in Accounting, Finance, Business Administration, or a related program preferred or equivalent in work experience.

A successful Commercial Credit Analyst should be equipped to perform the following:

- Apply knowledge and experience in managing client relationships, monitoring loan covenants, identifying risk, and utilizing loss mitigation tools.
- Prepare commercial loan credit presentations with a recommendation to credit administration for review.
- Perform annual reviews on existing loans and relationships by utilizing updated financial information, verifies that borrowers are meeting minimum lending guidelines, measures loan covenants, identify risk, loss mitigation, identifies trends of the borrower, industry peer-to-peer analysis and the overall lending and credit climate.
- Input and understand financial information using tax analysis software; analyze financial data, such as tax returns, profit & loss statements, balance sheets, debt schedules and other financial documents, to identify trends, patterns, or warnings indicating threats to the security of Credit Union assets, information, or infrastructure. Projects accounting data through prudent assumptions to show the effects of proposed plans on capital investments, income, cash position, and overall financial condition.
- Obtain and review borrower(s) and guarantor(s) credit reports to evaluate and measure credit worthiness.
- Prepare and provide credit approval and risk rating recommendations based on financial and risk analyses.
- Review and understand third party reports, such as appraisals, appraisal reviews, and environmental reports, to assess any concerns, risks, and recommendations.
- Evaluate credit presentations and periodic reviews generated by others for accuracy and completeness.
- Adhere to InRoads Credit Union's commercial lending policies and procedures while performing all functions and job duties of this role.



## Commercial Credit Analyst

InRoads Credit Union is an Oregon-based not-for-profit financial institution. At InRoads, we are that trusted resource for our members and communities. We're here to deliver the financial expertise our members want and need, from affordable loans and financial resources, to money saving advice and planning. When our members succeed, so does the credit union. Our employees are a vital part of that success. Transparency, celebration of individuality, confidence, the ability to work with members to achieve their financial goals and dreams, and strong communication skills are necessary for any successful candidate.

Together we are InRoads Credit Union.

If you feel a connection to our credit union after reading a little about the position and our organization, and you meet minimum qualifications, submit your employment information (letter of interest, resume and application) as soon as possible. This position will remain posted until filled.

InRoads is an equal employment opportunity employer.