

Wells River Savings Bank

Credit Analyst

Summary: Responsible for analyzing and monitoring the credit worthiness of the bank's customers. Analyzes financial statements, tax returns, and bank references to evaluate the financial condition of individuals and businesses applying for credit with the bank. Recommends credit lines within the established bank guidelines.

Salary Range: **\$50,000 to \$65,000** per year, depending on qualifications and experience. A higher rate may be offered to candidates with exceptional experience or skills.

Job Qualifications:

- Associates degree and two years of related experience or five years of related work experience.
- Knowledge of basic lending policies and procedures/underwriting guidelines gained through work experience or in-house training.
- Strong financial analytical skills with sound judgment and decision-making abilities.
- Excellent organizational and communication skills with high level of attention to detail.
- General computer knowledge and experience with MS Word and Excel.

Specific Job Functions:

- Obtains loan request information from commercial lender or borrower to analyze credit information, financial statements and other related information pertaining to the loan.
- Acquires background documentation and reviews personal and business financial statements and tax returns.
- Analyzes financial information and prepares the preliminary analysis for the lender.
- Reviews and prepares written analysis, spreadsheets, reports, summaries and opinions to lenders and committees.
- Verifies the completeness and accuracy of credit applications and documents lending decisions.
- Examines, evaluates, and authorizes approval or denial of consumer loan applications; recommend approval or denial for those more than authorized limits
- Serves as backup underwriter for mortgage and consumer loans.
- Accepts responsibility to stay abreast of all Federal and State laws, and compliance regulations governing the bank in general, and as they pertain to the job function.
- Performs other duties as assigned.

Exemption Status

- Exempt, salaried position.

Location

- Wells River Branch

Work Schedule:

- This is a full-time position requiring 40 hours a week, Monday through Friday 8am to 5pm.

Wells River Savings Bank is a mutual savings bank with associates working in our seven offices in the Connecticut River Valley. We are an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, age, pregnancy, genetic information, disability, status as a protected veteran, or any other protected category under applicable federal, state, and local laws. We offer an excellent work environment while providing opportunities for our associates to learn and grow.