

**VERABANK
JOB DESCRIPTION**

JOB TITLE: Credit Administration Specialist

DEPARTMENT: Lending

INCUMBENT:

SUPERVISOR: Chief Credit Officer

FLSA STATUS: Exempt

DATE: May 30, 2013

JOB PURPOSE

Responsible for preparing loan portfolio-related reports and analysis, as well as providing high-level support to credit administration department staff.

DUTIES AND RESPONSIBILITIES

1. Accurately and efficiently prepares assigned reports for the bank's board of directors, examiners, regulatory authorities, government entities, and other parties.
2. Remains informed about regulatory changes and requirements for loan portfolio-level analysis.
3. Performs commercial appraisal reviews as assigned.
4. Provides administrative and other support to credit administration department staff.
5. Requests and reviews periodic reports on individual loans prepared by officers.

CONTACTS

Daily contact with supervisor, credit analysts, loan operations, and loan officers. Occasional contact with bank customers, auditors, and examiners.

SPECIFIC REQUIREMENTS

1. Bachelor's degree in Finance or Accounting or equivalent experience.
2. Three to five years banking experience in a credit, lending or loan department role.
3. Proficiency with personal computers and related word processing and spreadsheet software, as well as the suite of Microsoft Office products.
4. General computer skills that would facilitate learning new programs and report-writing software quickly.
5. Detail oriented.
6. Excellent oral and written communication skills.
7. Excellent organizational and analytical skills.
8. Excellent customer service skills.
9. Self-starter and ability to be assertive and arrive at sound business decisions.

PREFERRED REQUIREMENTS

1. Familiar with the bank’s core accounting system.
2. Comprehensive knowledge of banking rules and regulations.
3. Ability to work independently and as a team, with excellent time management skills.
4. Knowledge of various banking departments.
5. An understanding of credit quality and portfolio management.

PHYSICAL REQUIREMENTS

Office setting with moderately varied desk-oriented activity, with fatigue being relieved by opportunities to stand and move around in a comfortable environment.

NOTICE

1. This job description in no way states or implies that these are the only tasks to be performed by the incumbent occupying this position. The incumbent will be required to follow any other instructions and to perform any other job-related duties.
2. Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the incumbent will possess the abilities and aptitudes to perform each task proficiently.
3. Ability means to possess and apply both knowledge and skill.
4. This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
5. This job description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
6. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
7. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
8. This position description does not create an employment contract, implied or otherwise, other than an “at will” employment relationship.

Employee

Department/Division Manager

Date

Date