



## VERABANK JOB DESCRIPTION

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<b>JOB TITLE:</b>	<b>Credit Analyst II</b>
<b>DEPARTMENT:</b>	<b>Credit Administration</b>
<b>DIRECT SUPERVISOR:</b>	<b>Senior Underwriter</b>
<b>DEPARTMENT SUPERVISOR:</b>	<b>Chief Credit Officer</b>
<b>FLSA STATUS:</b>	<b>Non-Exempt</b>
<b>DATE:</b>	<b>October 1, 2021</b>

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### **JOB PURPOSE**

Responsible for analyzing all types of credit information. Prepares complete loan packages independently for mid-size to large loans, completes all documents, including projections, prepares analyses and makes appropriate recommendations.

### **DUTIES AND RESPONSIBILITIES**

- Continue to assist with one-up requests, spreads, grades, and annual reviews as assigned and dependent on volume.
- Underwrite the majority of loan requests between \$1MM and \$2.5MM, which would require the development of more in-depth narrative and analysis, as well as loan requests over \$2.5MM that are of a less complex nature.
- Serve as back-up for loan agreement review and exception tracking.
- Continue to train under mentorship of credit management. Complete trainings, webinars, and other assessments as assigned.
- Attend loan committee and other departmental meetings as required.
- Other credit administration duties as assigned.

### **CONTACTS**

Daily contact with direct supervisor and loan officers, as well as frequent contact with Chief Credit Officer, Chief Credit Approval Officer, and Manager of Strategic Credit Opportunities. Occasional contact with bank customers to request information and auditors to review credit quality.

**REQUIREMENTS**

1. Bachelor's Degree in Finance or Accounting, or equivalent experience.
2. Knowledge of personal computer and related word processing and spreadsheet software.
3. Detail oriented.
4. Excellent oral and written communication skills.
5. Excellent organizational and analytical skills.
6. Excellent customer service skills.
7. Self-starter and ability to be assertive and arrive at sound business decisions.
8. Excellent time management skills, including the ability to prioritize and complete multiple time-sensitive projects by required deadlines.

**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.

**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.

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Employee

Manager

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Date

Date