

REQUISITION #: 04191**JR. COMMERCIAL CREDIT ANALYST – Southbridge, MA****POSITION FUNCTION**

The Jr. Credit Analyst's primary duty, after applicable training, will be to perform credit analysis on various new and existing commercial loan customers. Credit types are comprised of both business and commercial real estate customers. This position reports directly to the VP - Commercial Credit Manager.

ESSENTIAL FUNCTIONS

1. Underwriting duties include a full financial analysis on a variety of commercial loan types with a focus on borrower's creditworthiness, industry trends, collateral/guarantor support, and other related research. Evaluates all relevant data regarding business or real estate financial information and structures credit in conformance with bank's loan policies and risk tolerance. Final credit analysis report should result in a comprehensive assessment of the credit risks along with recommended loan structure that will assist senior management with making a final credit decision.
2. Conduct loan reviews on existing customers which includes spreading financial statement information, evaluate market trends, determine compliance with relevant loan covenants and validate current loan risk ratings. Assist with updates to bank's loan system.
3. May prepare various borrower correspondences as directed by commercial lenders.
4. Assists in ordering and reviewing both real estate appraisals and environmental reports from Bank vendors. Contact credit reporting agencies as part of due diligence process.
5. May work with Attorneys and customers on loans in process; exchange information as needed by outside legal counsel to produce loan documents, or may directly prepare legal documents in preparation for loan closings.
6. Handle commercial loan customer's inquiries. Work with other departments within bank to assist in resolving commercial customer needs such as with loan advances or payment issues.
7. Must be knowledgeable and keep current on all bank regulatory and compliance policies as they relate to commercial business and real estate loans.
8. Performs other duties as assigned.

QUALIFICATIONS/REQUIREMENTS

- Minimum 1-3 years of commercial credit analysis, lending or related experience
- Bachelor's degree: preferably in finance, accounting or business administration
- Excellent analytical skills with sound judgement and decision making abilities
- Excellent written and verbal communication skills with strong attention to detail
- Strong PC skills, especially in Microsoft Word and Excel

PHYSICAL DEMANDS

1. Hand dexterity required to operate computer terminal and/or related equipment.
2. Eye coordination required to operate computer/teller terminal.
3. Drives to and attends meetings.
4. Moves around bank, between levels or floors while performing duties.
5. Sits at desk or computer work station for periods of time.
6. Lifts, bends, stretches to move supplies, files, etc. in work or storage areas.
7. Walks around bank location in the performance of job duties.
8. Speaks and listens to customers and explains bank services.

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