

**GOGEBIC RANGE BANK**  
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**P.O. BOX 39**  
**IRONWOOD, MI 49938**

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<b>TITLE:</b>	<b>Credit Analyst</b>	<b>SHIFT:</b>	<b>Monday-Friday 7:30 a.m.-4:30 p.m.</b>
<b>FLSA:</b>	<b>Exempt</b>	<b>LOCATION:</b>	<b>Ironwood, MI</b>
<b>SEGMENT:</b>	<b>Lending</b>	<b>REPORTS TO:</b>	<b>Crystal Kuklinski</b>
<b>CATEGORY:</b>	<b>Full Time</b>	<b>DATE:</b>	<b>September 5, 2019</b>

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**SUMMARY**

The position of Credit Analyst is responsible for gathering and analyzing credit information on current and potential borrowers; determines the advisability of granting credit for diversified types of loans; assists loan officers in writing loan requests; promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services.

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**ESSENTIAL DUTIES**

1. Assists loan officers in performing pre-qualification assessment and analysis of financial condition and risk of financing requests within framework of Bank credit culture and current economic and industry trends.
2. Assists loan officers in gathering data from customers, internal and outside sources; prepares spreadsheets and analyzes financial information including financial statements and tax returns; contacts customers for additional information and clarification of data.
3. Compiles data from credit bureaus, conducts industry peer comparisons, and performs cash flow analyses and other such tasks and comparisons.
4. Writes financial reviews and reports; makes recommendation on loan structures and terms to loan officers.
5. Assists loan officers in Coordinating processing of approved loans; ensures loans are processed according to agreement, customer needs and conform to Bank lending policies; obtains sufficient information and/or documentation from customers; solves problems relative to processing and servicing of loans.
6. Informs loan officers when up-to-date financial statements are needed for commercial accounts; ensures credit inquires and UCC filings are researched to determine credit worthiness and appropriate collateral positioning are achieved
7. Assist loan officers in the review and renewal of credit facilities; provides back-up support.
8. Checks pledged assets as requested by loan officers.
9. Assists with on-going computerization of the loan review function.
10. Assists loan officers in verification of funds with mortgage companies and contractors.

11. Develops knowledge of financial industry, economy, market conditions, rates, vendors and competition.
12. May represent the Bank in various community, civic, and community reinvestment functions to further enhance the Bank's image and develop additional business.
13. Reinforces the application of superior customer service through his or her own example along with appropriate follow through with involved customers and employees.
14. Assists in providing deposit and loan account ratings for loan officers.
15. Updates and corresponds with legal counsel and collectors on workouts, bankruptcies, and charge-offs to ensure all possible precautionary actions or measures are taken.
16. Answers telephones, answers questions and directs callers to proper Bank personnel.
17. Treats people with respect; keeps commitments; Inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
18. Demonstrates knowledge of and adherence to Equal Employment Opportunity (EEO) policy; shows respect and sensitivity for cultural differences; educates others on the value of diversity; promotes working environment free of harassment of any type; builds a diverse workforce and supports affirmative action.
19. Assures compliance with all Bank policies and procedures and all applicable state and federal banking laws, rules and regulations.
20. Completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the Bank through outside activities.
21. Performs the position safely, without endangering the health or safety to themselves or others and will be expected to report potentially unsafe conditions. The employee shall comply with occupational safety and health standards and all rules, regulations and orders issued pursuant to the OSHA Act of 1970, which are applicable to one's own actions and conduct.

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#### **SECONDARY DUTIES**

The position of Credit Analyst performs duties specific to the position and other functions as assigned.

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#### **SUPERVISORY RESPONSIBILITY**

The position of Credit Analyst is not responsible for the supervision of any employee(s).

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#### **ENVIRONMENT AND PHYSICAL ACTIVITY**

The incumbent is in a non-confined office-type setting in which he or she is free to move about at will. The position includes driving a Bank or personal owned vehicle approximately 1% of the time which includes exposure to the outside weather elements and moving mechanical parts. It may include some minor annoyances such as noise, odors, drafts, etc.

The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to 50 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.

The incumbent for this position may operate any or all of the following: telephone, smart phone, copy and fax machines, adding machine (calculator), check protector, scanner and image systems, scanning equipment, encoder, money counter, credit card terminal, typewriter, computer terminal, laptop computer, personal computer, tablet, printers, or other equipment as directed.

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

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## MENTAL DEMANDS

The incumbent in this position must be able to accommodate to reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress, training, and multiple concurrent tasks.

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## MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- Associate's degree (AA) or equivalent from a 2-year college or technical school; or three years related experience and/or training; or the equivalent combination of education and experience. Work related experience should consist of a financial analyzing or lending background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.
- Basic experience, knowledge and training in financial statement and tax return analysis typically resulting from a combination of education in accounting, financial and/or credit analysis or related areas.
- Basic knowledge of commercial, construction, real estate and consumer loan processing.
- Ability to read, analyze and interpret general business periodicals, professional journals, and technical procedures.
- Basic knowledge of related state and federal loan regulations and other Bank lending policies.
- Ability to effectively present information and respond to questions from groups of managers, customers, and members of the general public.
- Basic skills in computer terminal and personal computer operation; host computer system; and word processing and spreadsheet software.
- Basic typing skills to meet production needs of the position.
- Basic math skills; calculate interest, commissions, proportions, and percentages; balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; compute rate, ratio and percent, including the drafting and interpretation of bar graphs.
- Effective verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions and instruct others, interpret documents, understand procedures, write reports and correspondence, speak clearly to customers and employees.
- Ability to deal with normal problems involving multiple facets and variables in non-standardized situations.
- Excellent organizational and time management skills.
- Ability to work with minimal supervision while performing duties.
- Current driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.

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Management reserves the right to change this job description at any time according to business needs.