



**Job Title:** Credit Analyst

**Department:** Commercial Loans

**Reports To:** Vice President, Commercial Loans

**FLSA Status:** Non-Exempt

**For more details and to apply online:**

<https://www.cornerstonebk.com/banking-careers-in-overland-park-ks/>

<https://cornerstonebankcd.applytojob.com/apply/vJtNvEfsTM/Credit-Analyst>

### **Company Overview**

Cornerstone Bank is a locally-owned community bank proudly serving our clients with excellent customer service. We are a small business, employing less than 100 employees, and proudly upholding the tradition of providing friendly, quality service set forth by the founders of the bank in 2001. Working at a community bank has its advantages! We have an attractive benefit package and offer competitive wages. Employees participate in fun company events throughout the year; you'll be surrounded by friendly co-workers in a team environment.

### **Why Work Here? Benefits and Perks.**

- Health, dental, and vision insurance, short-term disability, long-term disability, life insurance, identity theft insurance, paid vacation and sick leave, 401(k) retirement plan with company match, professional development.
- Casual Friday/Jean day, Red Friday/game days (KC Chiefs), KC Royal days, fitness reimbursement program, paid volunteer program, quarterly birthday events, team-building events throughout the year, social events, work-life employee assistance program and discounts.

**Summary:** Responsible for analyzing current credit data and financial statements of individuals or firms to determine the degree of risk involved in extending credit or lending money; preparing reports with this credit information for use in decision-making.

### **Duties and Responsibilities:**

- Coordinates credit approval process, including but not limited to processing credit applications and initiating inquiries into customer's bank and trade references.
- Assesses the creditworthiness of potential customers, including establishing payment terms and credit limits; handles special credit arrangements and deviations from standard terms of payment.
- Monitors the credit risk associated with customer accounts.
- Establishes and maintains customer credit files and/or database; continually reviews customers' credit histories; performs annual large credit reviews.
- Reviews collections reports to ascertain status of collections and outstanding balances and to evaluate effectiveness of current collection policies and procedures.
- Assists with the establishment and implementation of credit policy; recommends adjustments as needed.
- Prepares reports that include the degree of risk involved in extending credit or lending money; prepares ongoing concentration reports.
- Evaluates customer records and recommend payment plans based on earnings, savings data, payment history, and purchase activity.
- Confers with credit association and other business representatives to exchange credit information.
- Completes loan applications, including credit analyses and summaries of loan requests, and submit to loan committees for approval.

- Generates financial ratios, using computer programs, to evaluate customers' financial status.
- Compares liquidity, profitability, and credit histories of establishments being evaluated with those of similar establishments in the same industries and geographic locations.
- Orders appraisal and environmental review.
- Performs other related duties as assigned by management.

**Supervisory Responsibilities:**

- This job has no supervisory responsibilities.

**Education:**

- Bachelor's Degree (BA) from four-year college or university preferred, or one to two years of related experience and/or training, or equivalent combination of education and experience.

**Qualifications:**

- Commitment to excellence and high standards.
- Excellent written and verbal communication skills.
- Strong organizational, problem-solving, and analytical skills.
- Strong mathematical skills
- Ability to understand and follow written and verbal instructions.
- Acute attention to detail.
- Good judgement with the ability to make timely and sound decisions.
- Versatility, flexibility, and a willingness to work within constantly changing priorities with enthusiasm.
- Able to research and evaluate data to make informed decisions and solve problems.
- Sense of discretion and willingness to maintain strict confidentiality of pertinent and sensitive information.

**Computer Skills:**

Proficient use of personal computer; working knowledge of Microsoft Office Suite. Fiserv core system and Suntell document imaging/scanning system experience is a plus.

**Cornerstone Bank is an Equal Opportunity Employer**

*The above is intended to describe the general content of and requirements for the performance of this job. It is not to be construed as an exhaustive statement of duties, responsibilities or physical requirements. Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to this job at any time. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.*