

**Job Title:** Credit Underwriting Analyst**Job purpose**

The Credit Underwriting Analyst is 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**

- Assess the creditworthiness of potential customers, designate the degree of risk involved in extending credit by performing a cash flow analysis of each credit.
- 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.
- Prepares credit memos that include the degree of risk involved in extending credit or lending money; prepares ongoing concentration reports.
- 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.
- Evaluate compliance with Bank's lending policy and report policy exceptions in the credit memo.
- Performs other related duties as assigned by management
- Maintain confidentiality of personal information one may come in contact with during the course of these duties.
- Responsible for keeping up with changes in the banking industry, such as new governmental regulations.

**Qualifications**

Qualifications include:

- Bachelor's degree in Accounting or Finance, from four-year college or university is preferred, or one to two years of related experience and/or training, or equivalent combination of education and experience.
- 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.
- 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
- Proficient use of personal computer; working knowledge of Microsoft Office Suite.

## Company Overview

Labette Bank is a trustworthy locally-owned community bank that serves the people and businesses of Southeast Kansas. Labette Bank was founded in 1915 by a group of businessmen who strongly believed in the people and businesses of our area. Their founding beliefs are still the cornerstone of our banking philosophy today: a local community bank that serves the needs of its neighbors. Labette Bank will always offer the highest level of personal service from an experienced staff customers know and trust. Our broad array of banking products has been created to meet the financial needs of our customers. [www.labettebank.com](http://www.labettebank.com)

To apply please contact Kyla Shultz at 620-421-2265 or e-mail your resume to [kshultz@labettebank.com](mailto:kshultz@labettebank.com).

Equal Opportunity Employer

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