

Helping customers with their financial needs and leading the way in innovation and responsiveness is the core of CoreFirst Bank & Trust's ("CoreFirst") mission. This philosophy, the CoreFirst Way, has guided the bank well for over sixty (60) years and sets us apart from competitors.

Position Description:	Commercial Credit Analyst I		
Reports To:	Director of Credit Administration	Department:	Commercial Lending
Supervises:	None	Classification:	Full-time, Exempt

🕒 Hours:	8:00am – 5:00pm Monday through Friday, other hours as needed		
🏠 Location:	Lenexa Ridge –or- Headquarters	16201 W 95 th Street Lenexa, KS	-or- 3035 SW Topeka Blvd. Topeka, KS 66611
📋 Role:	Responsible for conducting high-level analyses of commercial/business loans. Reviews credit data to evaluate commercial/business loan requests in order to approve or deny applications and review existing credit relationships for ongoing credit worthiness. Analyzes sources of financial information to determine potential risks of a loan. Prepares written credit presentations for submission to Officers and committees.		
🔗 Apply:	www.corefirstbank.com/careers		
Essential Functions & Responsibilities:	<ul style="list-style-type: none"> Analyze and interpret financial and other credit related information to assess the financial condition and risk of financing requests, to include commercial, construction, real estate and consumer, within the framework of the Bank's credit standards. Applies accounting acumen and financial expertise to spread all types of financial information using financial software and interpret the resulting financial metrics used in the credit decision process. Able to use independent judgment in the identification of key strengths and weaknesses of a wide variety of credit types. Understand the different types of financing products available and how they are used to need a borrower's needs. Assists in the preparation of credit presentations through formal written financial analysis, industry peer analysis, collateral analysis, gathering relevant market data, personal credit report analysis, and any other analysis deemed appropriate for the request. Follows Bank policies and procedures. Provide quality service to internal customers through undertaking risk assessment analysis of various types of lending proposals. Possesses a working knowledge of Sageworks software which is used by the bank to perform analysis and prepare credit submissions. <p><i>Please note this description is not designed to cover or contain a comprehensive listing of activities, duties, or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time with or without notice.</i></p>		
Experience:	<ul style="list-style-type: none"> Experience and training in financial statement and tax return analysis preferred. Basic knowledge of commercial, construction, real estate, and consumer lending preferred. 		
Education:	<ul style="list-style-type: none"> Bachelor's degree in Accounting, Finance, Business Administration, or Economics. 		

Skills & Abilities:	<ul style="list-style-type: none"> • Basic understanding of financial statements, including balance sheets, income statements, and statements of cash flow as well as the ability to analyze and interpret the content. • Basic knowledge of state and federal loan regulations and Bank lending policies. • Excellent time management skills with the ability to manage multiple and changing deadlines with limited supervision and significant analytical thinking. • Dedicated, goal oriented, and an energetic self-starter. • Effective verbal and written communication skills. • Proficient with Microsoft Word and Excel.
Competencies:	Adherence to CoreFirst Values: Respect, Communication, Integrity, Initiative, and Accountability. A secondary focus on internal and external Customers, Compliance, Ethics, Perseverance, and Time Management is also essential.
Other Skills:	

Physical: Requirements:	<p>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.</p> <p>While performing the duties of this job, the employee is regularly required to talk or hear. The employee is frequently required to sit, stand, and walk. Some light physical effort required.</p>
Travel:	Travel is primarily local during the business day, although some local evening and weekend travel may be expected.
Work Environment:	This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, copy machines, filing cabinets, and fax machines.
Other:	<ul style="list-style-type: none"> • Applicants must pass a drug screen and background checks • Internal applicants must be meeting the minimum requirements of their current job and submit a cover letter and resume via the employee portal • Applications received by XXX given first priority
CoreFirst Employment Practices:	CoreFirst provides equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, color, religion, sex, national origin, age, disability or genetics. In addition to federal law requirements, CoreFirst Bank & Trust complies with applicable state and local laws governing nondiscrimination in employment in every location in which the company has facilities. This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation and training.

I, _____, acknowledge by my signature below that I have received a copy of my position description.

 Print Name

I have read and understand my job duties and responsibilities as Commercial Credit Analyst I. I further understand that I am responsible for the satisfactory execution of all the duties described therein, under any and all conditions as described.

I can perform the essential function of this position with or without reasonable accommodations? _____ Yes _____ No

I certify that the information provided above is true and complete, and I understand that if the information provided above is false, it may result in denial of employment or dismissal.

Employee Signature Date HR Representative Signature Date

Revised 12/31/2025



