



Management Trainee/Credit Analyst

Full-Time | De Soto, KS

Join the TriCentury Bank team as a Management Trainee/Credit Analyst! This role will be responsible for learning all aspects of Banking with an emphasis on credit analysis.

Credit Analysis (emphasis) Responsibilities include:

- Prepare financial spreads using borrower-provided information such as tax returns, income statement, balance sheet, etc.
- Assist Loan Officers with various credit-related reports, underwriting credit memos, and other loan documents.
- Evaluate borrower financial status using key financial ratios.
- Review real estate appraisals and analyze the adequacy of secured collateral.
- Manage relationships with customers to collect financial documents in a timely manner.
- Assist lenders in assigning risk ratings to loans based on performance and financial condition.
- Effectively identify & communicate to lenders any negative trends or changes to loan conditions or borrower operations.
- Prepare comprehensive written reports to summarize borrower financial status, loan performance, and industry outlook.

Job Duties may also include:

- Teller duties – May be trained to operate a cash drawer, open and or close the Bank, daily balancing of drawer and vault, review of teller and operations related reports, etc.
- New Accounts – May be trained to open all account products, including personal, business, trust and IRA.
- General Accounting – May include Financial Analysis/Entries and General Ledger training. May be trained on the Bank Income's Statement/Balance Sheet and Accounts Payable/Fixed Assets/Prepays.
- May also be assigned duties/trained in marketing, sales, and operations.

Job Qualifications:

- Bachelor's Degree, or equivalent experience, required. Emphasis on Business, Finance, Accounting or similar. Will consider candidates with an approaching graduation date.
- Strong PC, web, database/Excel knowledge as required.

- Ability to communicate effectively and professionally.
- Strong attention to detail.
- Strong written and verbal communication skills.
- Possess the ability to work accurately and efficiently under time constraints.
- Strong organization, planning, prioritization, and detail orientation skills.
- Excellent time management skills with a demonstrated ability to multi-task, follow through on commitments, meet deadlines, and drive results.
- Experience is helpful, but we will train the right person!

Schedule:

In-Person | Monday to Friday with rotating weekends

Benefits:

- Health, dental and vision insurance
- Paid Time Off (PTO)
- Simple IRA retirement plan w/ bank match
- Flexible Spending Account (FSA)
- Life insurance
- Disability insurance

If you are interested in applying, please send your resume to Karisa Thompson at kthompson@tricentury.com. You may also complete an application at any of our locations. For questions, you may email Karisa Thompson or call 913-583-3222.

TriCentury Bank is an Equal Opportunity Employer.