Golden Valley Bank **JOB DESCRIPTION**

CREDIT ANALYST I / LOAN ASSISTANT			
CLASSIFICATION	***FLSA STATUS***	***DEPARTMENT***	***SARARY GRADE***
Full-Time	Nonexempt	Credit Administration	5

❖ POSITION OVERVIEW

Provide Financial Analytical support for Golden Valley Bank's Loan Officers and Credit Administration Department.

❖ ESSENTIAL FUNCTIONS

1. Provide support to the Bank's sales management program.
2. Enter financial statements, tax returns and related information into appropriate spreadsheet software programs for analysis.
3. Assist with the preparation of Directors Loan Committee loan packages.
4. Perform multiple functions in support of Loan Officers and the Credit Administration Department for new and existing commercial loans, including running credit reports, photocopying, filing and other clerical duties.
5. Create and maintain various reports using Microsoft Excel and Word.
6. Maintain knowledge of current laws and regulations.
7. Input and update financial and related ticklers into the Bank's tracking program
8. Process communication and correspondence for the Credit Administration Department in a timely and professional manner.
9. Represent Golden Valley Bank with a high level of integrity and professionalism.
10. Adhere to Bank policies and support Management decisions and goals in a positive, professional manner.

❖ ADDITIONAL RESPONSIBILITIES

1. Perform other duties as assigned.

❖ INTERACTION AND ENVIRONMENT

Reports To: Chief Credit Officer

Work areas are inside, in a climate-controlled environment with moderate background noise. Position involves occasional extended work hours and travel to multiple worksites.

❖ MATERIAL AND EQUIPMENT USED:

Computer Fax Machine Copier

Revised: 7/26/13

E-Mail	Telephone	Voice Mail	Flag Pole
Ten-Key/Calculator	Typewriter	General Office Supplies	

❖ PHYSICAL ACTIVITIES REQUIRED TO PERFORM ESSENTIAL FUNCTIONS

Sitting/Mobility: Approximately 90% of time is spent working at a desk. Balance of time (approximately 10%) is spent moving around work areas.

Communication: Ability to effectively communicate with co-workers, customers and outside agencies, by telephone and in person.

Vision: Ability to effectively use a computer screen and interpret printed materials, memos and other appropriate paperwork.

Lifting/Carrying: Ability to transport files and office supplies.

Stooping/Kneeling: Ability to access files and supplies in low cabinets and shelves.

Reaching/Handling: Ability to input information into computer systems and retrieve and work with appropriate paperwork, equipment and supplies.

❖ PROFICIENCIES

1. Strong written and oral communication skills; ability to communicate effectively and project a professional image when giving and taking information in writing, in person and over the phone.
2. Ability to take initiative and prioritize tasks; good time-management, organizational, problem-prevention and problem-solving skills.
3. Good understanding of federal tax returns, including personal and business returns; ability to determine income for complex self-employed borrowers.
4. Sophisticated word processing and computer database skills with accurate typing/keyboarding skills (50 wpm) and knowledge of Microsoft Office software.
5. Good interpersonal skills with the ability to work with individuals and groups at all organization levels; ability to work independently and as part of a team.
6. Strong analytical ability with active listening skills.
7. Ability to work accurately with close attention to detail.
8. Ability to maintain confidentiality of sensitive information.
9. Ability to study and apply new information.
10. Willingness to adapt to changing business needs, deadlines and extended work hours.
11. Possess a work ethic that includes neatness, punctuality and accuracy.

❖ EDUCATION AND EXPERIENCE

1. Degree in Accounting or related field or equivalent related experience.
2. At least (2) years banking experience.

❖ ACKNOWLEDGEMENT

I have received and reviewed a copy of the Credit Analyst I/Loan Assistant job description. I understand that this job description is not a contract of employment and in no way changes the at-will nature of my employment relationship with Golden Valley Bank, under which either Golden Valley Bank) or I can terminate the employment relationship at any time, with or without cause or notice.

Signature of Employee	Date
Signature of Hiring Manager	Date