

## JOB TITLE: JUNIOR CREDIT ANALYST

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Location: Norwalk, CT

Type: Full Time/ Non-Exempt

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### Position summary:

Prepare initial underwriting analysis for the origination of new or the modification of or the review of extensions of credit. Spread financial statements and/or tax returns for analysis, prepare analysis schedules, prepare or review collateral evaluations and review customer due diligence for red-flags for existing borrowers and new customers.

### Qualifications required:

- Bachelor's Degree in Business, including:
  - Two Accounting Courses
  - One Finance Course
  - Two Economic Courses
- Basic Accounting Skills
- Proficiency in using Excel, Word, Outlook and other applicable software

### Essential functions and responsibilities:

- Spread business financial statements in the financial spreading software
- Prepare and/or update Debt Service Models and other supporting schedules in Excel
- Gather current loan information on existing Borrowers from DNA/CORE
- Review current credit files and shared computer drive for receipt/status of updated financial statements
- Request updated financial statements from Borrowers
- Confirm the receipt of new financial documents and perform status updates to the virtual file room
- Request updated credit reports
- Communicate with Loan Officers/Portfolio Managers re: details and questions related to lending relationships and financial statements, per Credit Manager request
- Prepare written Credit Reviews and Credit Renewal Offerings
- Prepare written Consumer Loan and Residential Mortgage Loan Offerings
- Complete required Credit Analysis and related training, as well as standard Bank required compliance and other training timely

### Success factors/job competencies:

- Ability to work well independently and with others
- High degree of accuracy and attention to detail
- Strong communication skills, written and verbal
- Organizational and time management skills
- Strong knowledge of bank services and products