Job Title: Commercial Credit Analyst
Reports To: Member Business Lending Manager
Status: Exempt **Date:** July 2026

Position Summary: Supports the Member Business Lending Department by conducting comprehensive financial analysis, evaluating credit risk, and preparing credit recommendations for commercial and agricultural lending relationships. Responsible for analyzing financial statements, assessing repayment capacity, monitoring portfolio risk, and preparing clear and accurate loan presentations to support sound lending decisions. Works closely with lenders and management to ensure compliance with Member Business Lending Policy, regulatory requirements, and credit union objectives.

<u>Principal Duties and Responsibilities</u>:

- Analyzes commercial and agricultural loan requests by reviewing financial statements, tax returns, cash flow reports, collateral information, and related supporting documentation.
- Evaluates borrower creditworthiness through analysis of historical and projected financial performance, repayment capacity, industry trends, and risk factors.
- Calculates, interprets, and documents key financial metrics including debt service coverage, leverage, liquidity, profitability, and cash flow ratios.
- Prepares comprehensive credit memorandums and loan presentations for approval in accordance with Member Business Lending Policy.
- Reviews loan applications for completeness and identifies additional information or documentation needed to support informed credit decisions.
- Assigns and maintains risk ratings through ongoing analysis of borrower financial performance and portfolio risk.
- Performs annual credit reviews, loan renewals, extensions, and balloon maturity analyses for existing commercial loan relationships.
- Maintains accurate loan narratives, financial analyses, and supporting documentation within loan files and credit systems.
- Monitors borrower financial reporting requirements and tracks receipt of financial statements, tax returns, and other required documentation.
- Partners with lenders to identify credit risks, structure loan recommendations, and develop appropriate risk mitigation strategies.
- Administers and maintains credit analysis software and related financial reporting systems.
- Assists with portfolio management initiatives, reporting requirements, audits, and other special projects as assigned.
- Performs other duties as assigned.

<u>Additional Duties and Responsibilities:</u>

- Commits to CCU's mission, vision, and core values and model of Service Excellence. Lives and displays these values in all aspects of work and personal life.
- Keeps current in field by reading published information and attending authorized seminars and conferences. Occasional out-of-town travel.
- Maintains strong financial industry knowledge and sharp technical acumen.
- Participates in training sessions and online courses as needed.

- Gets involved in professional and/or community activities to contribute to local community/profession and to be visible in the community.
- Represents the department on committees that may be formed and/or at various CCU events.
- Other job-related duties may be necessary to carry out the responsibilities of this position.

Performance Expectations:

- Demonstrates accuracy and thoroughness and promotes this attribute to all employees.
- Effectively communicates ideas, thoughts, and concepts verbally and in written form.
- Performs all duties in compliance with CCU policies and procedures and state and federal rules and regulations.
- Is empathetic with coworkers and members. Listens to understand and treats others with respect and patience.
- Complies with Bank Secrecy Act requirements; always maintain the integrity of our confidentiality policy.
- Maintains a positive, professional appearance and attitude with members and co-workers.
- Develops and maintains positive working relationships with other employees; promotes teamwork concept.
- Maintains a neat workspace.
- Is punctual and reliable.
- Asks for help when necessary.

Knowledge, Skills, and Abilities:

- Ability to operate general office equipment.
- Excellent verbal and written communication skills.
- Excellent reasoning and decision-making skills.
- Excellent analytical and organizational skills, with strong attention to detail.
- Ability to manage multiple priorities and deadlines in a fast-paced environment.
- Demonstrated ability to maintain confidentiality and exercise sound professional judgment.
- Ability to work independently and collaboratively within a team environment.
- Advanced skills with Microsoft Office, specifically Excel spreadsheets.
- Understanding of commercial and agricultural business lending practices.
- Associate's or Bachelor's degree in a relevant field is preferred.
- Related financial background is preferred but not required.

Work Relationships and Scope: Reports directly to the Member Business Lending Manager. Works closely with all other staff in the Member Business Lending Department; works periodically with other lenders, managers and staff of CCU.

Working Conditions: Work is performed largely in a pleasant office environment with minimal chance for personal injury and moderate noise level. There may be occasions when the work environment is stressful. Work hours will normally be from Monday through Friday and may change depending on our needs or due to special projects, deadlines and other concerns. Physical requirements include the ability to sit for extended periods of time. Some walking, bending, stooping, and lifting of light materials is required. Frequent mental and visual concentration required for computer usage. Equipment that may be used includes copy machine, calculator, telephone, computer, fax machine, and other office and financial institution equipment. Occasional travel may be required. Reasonable accommodations may be made to enable employees with disabilities to perform the essential functions.

Acknowledgment: This position description describes the general nature and level of work performed by the individual assigned to this position and should not be interpreted as all inclusive. It does not state or imply these are the only duties and responsibilities assigned to the position. The employee may be required to perform other job-related duties. All requirements are subject to change and to possible modification to reasonably accommodate individuals with a disability.

This position description does not constitute an employment agreement between the employer and employee and is subject to change by the employer as the needs of the employer and requirements of the position change.