



Credit Analyst

First Resource Bank, a thriving community bank headquartered in Exton PA and recognized as one of the "Best Places to Work", is seeking a motivated full-time Credit Analyst.

The credit analyst gathers, develops and analyzes financial information in support of the commercial and consumer lending activities. Prepares financial spreads using the Sageworks system as well as supplemental schedules using Excel and/or Word. In conjunction with the Relationship Managers, prepares loan approval packages for review and approval by authorized signers, including loan committee and the Board of Directors. Prepare various loan reports in support of bank management, loan committee and the Board. Prepares loan committee agendas, committee loan packages and loan committee minutes. Will accompany Relationship Managers on customer calls when appropriate. Also runs credit reports and synergizes financial information in the Jack Henry system.

Primary duties include:

- Gather and Analyze Financial Information: Gather financial information on new and existing customers, including personal and business tax returns, financial statements and supporting schedules such as A/R and A/P aging's as appropriate. Order, obtain and review credit reports, EDR's Searches, etc.
- Spreading: Spread business and personal financial information in Sageworks and produce spreads of such information to be included in loan write-ups and for file updates. Such spreads shall be appropriate for the size and complexity of the credit being reviewed. The Sageworks spreads shall be supplemented by other schedules, spreadsheets, etc. as needed to clearly present the financial condition, operating results and cash flow of the customer. Such information is to be discussed with the Relationship Manager to identify strengths, weaknesses, risks and trends of the company.
- Prepare Loan Approval Packages: Work closely with the Relationship Managers to prepare loan write-ups. Complete as much of the package as possible including all information about loans and deposits of the relationship, financial spreads and debt service calculations. Assist the RM with the comments / narratives as appropriate. Assemble all packages for loan committee, prepare committee agenda and insure the package is made available to the loan committee members in a timely manner. Attend all loan committee meetings and prepare the committee minutes.
- Credit / Loan Administration: Maintain outstanding relationship and teamwork with other credit, lending and loan administrative staff. Assist as needed with dealing with loan maturities, renewals, etc. Provide back-up for the loan administrative assistant.

Skills / Requirements:

- Able to multitask while prioritizing responsibilities and tasks.
- Able to communicate clearly, orally and written.
- Effective inter-personal skills, working in a team environment
- Highly organized, reliable, and effective with management of time.
- Strong analytical, problem solving and mathematical abilities

- Ability to work extra hours including early mornings, evenings and weekends as needed to accommodate customers, prospects, community events, etc.
- Ability to function well in a high-paced and at times stressful environment.
- Excellent time management skills with a proven ability to meet deadlines.
- Proficient with Microsoft Office Suite and various specific bank related software.

Education and Experience:

- College degree preferred, particularly in related field of study such as Business Administration, Accounting, Finance, etc.
- Previous credit or financial analysis training preferred in banking or industry.

Physical Requirements:

- Prolonged periods of sitting at a desk and working on a computer
- Ability to travel both inside and outside the Bank primary area to meet with partners, clients and to attend meetings as needed.
- Must be able to lift up to 15 pounds at times.

At First Resource, you will enjoy an incredible family-style, community-focused atmosphere. Our excellent benefit package reflects the respect and appreciation we have for our team members.

We offer:

- Excellent annual compensation commensurate with experience
- Health, dental, vision, short- and long-term disability and life insurance
- Enrollment in 401K plan with company contribution (after 6 months of service)
- Optional enrollment in ESPP stock plan (after 6 months of service)
- Paid time off
- Additional days off for Federal Holidays

First Resource Bank is an Equal Opportunity Employer

Send resume, cover letter and salary requirements to HR@FirstResourceBank.com to apply