



Senior 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 Senior Credit Analyst.

The Senior Credit Analyst gathers, develops, and analyzes financial information in support of the commercial and consumer lending activities. Prepares financial spreads using a web-based 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. Prepares term loan annual reviews of relationships. Prepares loan committee agendas, full and detailed loan committee packages, loan committee minutes and reports. The analyst runs credit reports, OFAC searches, and business lien searches. The analyst also synergizes financial and other information along with creating/eliminating or advancing ticklers in the Jack Henry system. The Senior Credit Analyst will focus on higher level or more intricate credits and act as a mentor to more junior analysts providing guidance and support. Accompanies Relationship Managers on customer calls when appropriate.

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 other supporting documentation as appropriate.

Spread business and personal financial information in the web-based financial software and produce spreads of such information to be included in loan write-ups and for file updates. The web-based financial statement 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.

Assemble all packages for loan committee, prepare committee agenda and ensure the package is made available to loan committee members in a timely manner. Attending all loan committee meetings and preparing committee minutes.

Credit / Loan Administration

Ensure all financial and related information is complete and filed in a timely manner.

Update/advance/eliminate financial ticklers depending on circumstance once information has been received.

Maintain outstanding relationship and teamwork with other credit, lending and loan administrative staff. Assist as needed with dealing with loan maturities, renewals, etc.

Prepare various reports on an as needed basis.

Coordinate required loan information with loan review firm, bank examiners, CPA firm, etc. Assist these groups with accessing information in synergy as needed.

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.
- Assist the credit department manager with the training and mentoring of junior analysts.
- Work with the Credit Department Manager in analyzing portfolio trends, delinquency trends, and other aspects of monitoring the loan portfolio.

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 for a minimum of 3-5 years 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