



First Resource Bank, headquartered in Exton, PA, is looking for a full time Senior Credit Analyst with excellent skills. Candidate must be team oriented, pay attention to details and be able to multi-task.

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. Maintains complete and accurate credit files both paper and electronic (synergy). Prepares various loan reports, loan committee agendas, and minutes. Orders appraisals. Accompanies Relationship Managers on customer calls when appropriate.

Primary duties include but not limited to the following:

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 agings as appropriate. Order, obtain and review credit reports, EDRs, searches, etc.

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.

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

Credit / Loan Administration

Ensure all financial and related information is complete and filed (paper and electronic as appropriate) in a timely manner. Update financial ticklers 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. Provide back-up for the loan administrative assistant.

Order all real estate appraisals and ensure appraisals are received and reviewed in accordance with banking regulations and Bank policy.

Prepare monthly and quarterly loan portfolio reports for presentation to loan committee.

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

The Senior Credit Analyst will have the following skills/requirements:

- 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 preferred in banking or industry.
- Microsoft Windows, Excel, Outlook, Word, Internet and specific bank related software.
- 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 travel both inside and outside the Bank primary area to meet with partners, clients and to attend meetings as needed.
- Ability to work extra hours including early mornings, evenings and week-ends as needed to accommodate customers, prospects, community events, etc.

First Resource Bank offers excellent benefits and they are:

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

First Resource Bank is an equal opportunity employer.