

Job Posting

Commercial Credit Analyst – Full Time

LOCATION: Ambler Headquarters

RESPONSIBILITIES:

Responsible for performing duties to support the credit analysis function. The following of which are illustrative:

- a. Reviews loan applications and data on prospective and active borrowing accounts such as financial statements and agency reports.
- b. Spreads financial statements and tax returns using the Sage Works program.
- c. Analyzes and interprets financial spreads in conjunction with the preparation of the loan summary.
- d. Makes recommendations, when appropriate, to supervisor on granting or denying of loans; prepares sufficient information to document recommendations.
- e. Participates, when appropriate, in the recommendation of suggesting a loan grade after conducting a thorough credit analysis and documentation review.
- f. Prepares credit memos for review by Sr. Commercial Loan Officer prior to submission to appropriate approval authorities.
- g. Maintains general knowledge of current banking and lending regulations and the features/benefits of the Bank's loan products and services.
- h. Reviews lending, operational and compliance policies and procedures.
- i. Maintains the highest level of confidentiality with all information obtained.

SKILLS:

Ability to communicate clearly and in a friendly manner; excellent customer service skills; proficient writing and mathematical skills with a high degree of accuracy; good computer skills; detail-oriented with strong organizational skills; ability to make decisions and solve problems.

EDUCATION / TRAINING:

B.S. or B.A. degree in Accounting, Finance or related field of study normally required; specialized loan and banking education/training recommended.

EXPERIENCE:

Experience with Sage Works preferred.

A minimum of 3-7 years' experience in related positions required.

TO APPLY:

If interested, please forward your resume along with salary requirements to HR@amblersav.com. No phone calls please. Qualified candidates will be contacted within 5 business days. Visit us at www.AmblerSavingsBank.com. EOE / AA