



## Credit Analyst

Buckeye State Bank is an employee-owned, member-centric community bank, creating Raving Fans through the exceptional service we provide for them. With our exciting growth and expansion, we are looking for qualified, energetic team members to implement and achieve our Vision of The Bank of Tomorrow.

We are seeking a **Credit Analyst** to join our Credit team. This candidate will be responsible for evaluating and processing loan applications, ensuring compliance with company policies and regulatory requirements. This role involves analyzing financial data, assessing creditworthiness, and providing recommendations to support lending decisions for both consumer and commercial loans.

### Key Responsibilities:

- ❖ **Loan Application Review:** Examine loan applications and supporting documents to ensure completeness and accuracy
- ❖ **Financial Analysis:** Analyze applicants' financial statements, credit reports, and other relevant data to assess creditworthiness.
- ❖ **Risk Assessment:** Evaluate the risk associated with loan applications and make recommendations based on findings.
- ❖ **Compliance:** Ensure all loan applications comply with company policies, industry standards, and regulatory requirements.
- ❖ **Documentation:** Prepare and maintain detailed records of loan applications, approvals, and denials.
- ❖ **Communication:** Liaise with loan officers, and other stakeholders to gather necessary information and provide updates on application status.
- ❖ **Reporting:** Generate reports on loan application trends, approval rates, and other relevant metrics.
- ❖ **Continuous Improvement:** Identify opportunities for process improvements and contribute to the development of best practices in loan analysis.

### Education and Experience for Success:

- ❖ Strong understanding of basic accounting principles, strong analytical skills.
- ❖ Effective communication and interpersonal skills.
- ❖ Strong attention to detail and organizational skills.
- ❖ Ability to handle multiple tasks simultaneously and meet deadlines.
- ❖ Proficiency in Microsoft Excel and other accounting software.
- ❖ Ability to learn new software and skills at a fast pace.
- ❖ Excellent communication and problem-solving skills.

### BSB offers competitive compensation, as well as incentives and a benefit package, including:

- ❖ Standard Paid time off!
- ❖ Your Birthday off as well as two floating holidays!
- ❖ Retirement - 401k!
- ❖ ***You will be a member of the Employee Stock Ownership Plan!!***

- ❖ Health Insurance with Vision and Dental!!
- ❖ Life Insurance!
- ❖ Disability Insurance!

**Job Type:** Full-time

**Benefits:**

- ❖ 401(k) matching
- ❖ Dental insurance
- ❖ Flexible spending account
- ❖ Health insurance
- ❖ Health savings account
- ❖ Life insurance
- ❖ Paid time off
- ❖ Vision insurance

**Schedule:**

- ❖ 8-hour shift
- ❖ Day shift
- ❖ Monday to Friday

**Work Location:** In person

**If you are looking for an exciting and rewarding challenge – Join the *BUCKEYE STATE BANK Team!*** Interested?

Please email [hrdepartment@JoinBSB.com](mailto:hrdepartment@JoinBSB.com) with a copy of your resume.

**Buckeye State Bank** is an equal opportunity employer.

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