



## 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 position is primarily responsible for underwriting consumer, home equity line of credit (HELOC), and small business loan requests, assessing creditworthiness, analyzing financial information, and making sound credit recommendations. The role also provides support for delinquent loan management, credit monitoring, and workout activities to help minimize credit risk and support portfolio quality. The successful candidate will work closely with lenders, branch personnel, and the Chief Credit Officer to assist with delinquent, distressed, and problem loan relationships, ensuring timely lending decisions and effective management of problem credits.

### Key Responsibilities:

- ❖ **Consumer, HELOC & Small Business Underwriting:** Analyze and underwrite consumer, home equity line of credit (HELOC), and small business loan applications, including personal, vehicle, home equity, unsecured, and small business credits.
- ❖ **Problem Loan Support:** Assist the Chief Credit Officer in the administration, monitoring, and resolution of delinquent, distressed, non-performing, and classified loan relationships, including credit analysis, collection strategies, workout plans, and recovery efforts.
- ❖ **Credit Analysis:** Review credit reports, tax returns, financial statements, cash flow, debt service capacity, and other supporting documentation to evaluate borrower creditworthiness.
- ❖ **Credit Decision Support:** Prepare comprehensive underwriting analyses and provide credit recommendations consistent with bank policy and risk tolerance.
- ❖ **Risk Assessment:** Identify and evaluate potential credit risks and mitigating factors associated with loan requests.
- ❖ **Loan Documentation Review:** Ensure all required documentation is complete, accurate, and compliant with internal policies and regulatory requirements.
- ❖ **Portfolio Monitoring:** Assist in ongoing monitoring of consumer and small business loan relationships to identify emerging credit concerns.
- ❖ **Credit Workout Assistance:** Assist with problem loan management, restructures, renewals, modifications, and workout strategies to maximize recovery and minimize losses.
- ❖ **Communication & Collaboration:** Partner with lenders, branch staff, and credit administration to gather information, communicate underwriting decisions, and support customer needs.
- ❖ **Reporting & Analysis:** Prepare reports related to loan quality, delinquency trends, exceptions, and portfolio performance.
- ❖ **Process Improvement:** Recommend and implement improvements to underwriting, monitoring, and credit administration processes.
- ❖ Perform other duties as assigned.

### **Education and Experience for Success:**

- ❖ Bachelor's degree in Finance, Accounting, Business Administration, or related field preferred.
- ❖ Experience underwriting consumer and/or small business loans preferred.
- ❖ Understanding of consumer lending regulations, credit risk assessment, and lending compliance requirements.
- ❖ Knowledge of financial statement analysis, cash flow analysis, and credit reporting.
- ❖ Familiarity with delinquency management, loan collections, or credit workout processes is preferred.
- ❖ Strong analytical, decision-making, and problem-solving skills.
- ❖ Excellent communication and interpersonal skills.
- ❖ Strong attention to detail and organizational skills.
- ❖ Ability to manage multiple priorities and meet deadlines in a fast-paced environment.
- ❖ Proficiency in Microsoft Excel and banking or loan origination systems.

### **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!

### **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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