

JOB POSTING NOTICE



POSITION: Credit Analyst

LOCATION: Sulphur Springs, TX

SCHEDULE: Monday - Friday 8:00 am - 5:00 pm

POSITION PURPOSE

This position is responsible for providing assistance to the lending staff in the development, analysis, and monitoring of loan customers. Such assistance may be in the preparation of loan requests, reviewing existing loan files, inspection of collateral, analysis of financial information, and other lending-related functions as required. This employee offers the customer the highest degree of service and promotes all Alliance Bank's products and services.

SKILLS, KNOWLEDGE, AND PHYSICAL REQUIREMENTS

- Personify Alliance Bank's mission statement of **The best in all we do.**
- Ability to read, write, and speak the English language, bilingual helpful.
- High School diploma (or equivalency) and knowledge of specialized principles that would be obtained through a formal four (4) year academic program, and a minimum of three (3) years' experience in a financial institution; or a combination of education and experience providing equivalent knowledge.
- Must possess excellent interpersonal communication skills and have the ability to deal with and respond to employees' requests with tact, diplomacy, and a sense of urgency.
- Highly detailed-oriented with the ability to organize, schedule, and prioritize tasks and responsibilities as well as certain departmental functions to improve efficiency.
- Ability to work well under pressure and in a high-stress environment.
- Requires excellent writing, communication, and reporting skills.
- Must be proficient in Microsoft Excel and Word
- Ability to handle bank and customer transactions with a high level of confidentiality.
- Schedules are prepared based on business needs and are subject to change at any time. This may include the need for evenings, weekends, or holiday coverage.
- Ability to stand, bend, stoop, squat, and kneel, and lift up to 50 lbs.
- Ability to present a professional demeanor at all times.
- Ability to handle stressful situations and confidentiality throughout the organization.
- Knowledge of state and federal regulations.
- Knowledge of Alliance Bank's policies and procedures, products, and services.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

- Personify Alliance Bank's mission statement of The best in all we do.
- Promotes Alliance Bank's culture through all interactions modeling the Alliance Bank way of Customer Experience.
- Assist lenders in the preparation of loan presentation packages for Commercial, Agricultural, and Real Estate notes.
- Have the ability to analyze financial statements and income statements for a variety of business types.
- Create cash flows and stress tests for various types of businesses.
- Clearly communicate analysis findings in writing for loan presentation.
- Prepare Financial Statement analysis at the request of lending staff.
- Assist lending staff with file documentation.
- Coordinate Directors' Loan meeting by contacting all applicable members to notify them of the meeting and ascertain their ability to attend.
- Responsible for taking the minutes of for the Bank Loan Committee, the Directors' Loan Committee, and reviewing the minutes for the Classified Loan Committee, and the Officers Past Due Committee to assure they align with the credit application.
- Operate computer and phone system in Bank Loan Committee meetings, Strategic Planning meetings, Directors' Loan Committee meetings, monthly Board meetings, and other meetings as necessary.

**This is a summary of the requirements and essential functions.
The full job description is available upon request.**

Qualified applicants should submit a resume to HR@Alliancebank.com.



AN EQUAL OPPORTUNITY EMPLOYER