

# First Bank of Highland Park

<b>Date</b>	1/2/2019	<b>Requisition Number</b>	2019 - 02
<b>Position</b>	Credit Analyst Officer		
<b>Department</b>	Commercial Banking		
<b>Reports To</b>	SVP/Director of Credit Underwriting & Portfolio Management		
<b>Basic Function</b>	Responsible for the initial underwriting and ongoing monitoring of Commercial and Industrial Loans.		
<b>Essential Duties</b>	<ol style="list-style-type: none"> <li>1. Primarily underwriting of C&amp;I loans and owner-occupied Commercial Real Estate <ul style="list-style-type: none"> <li>○ Work with loan officer to gather all information necessary in the underwriting process</li> <li>○ Attend Client/Prospect meetings as requested</li> <li>○ Work with loan officer to structure the loan as required by Bank policy and regulatory standards</li> <li>○ Prepare preliminary and final loan approval documents including Opportunity Memos and Loan Committee Presentations</li> <li>○ Assist loan officer in the preparation of Proposal Letters and Commitment Letters</li> <li>○ Under the supervision of the loan officer, assist in the negotiation of loan and collateral documentation</li> <li>○ Assist loan officer/loan administrator in gathering necessary loan closing documents</li> </ul> </li> <li>2. Ongoing monitoring and periodic analysis of assigned lending relationships as required by Bank policy and regulatory standards <ul style="list-style-type: none"> <li>○ Reviews and analysis of annual financial statements and supporting documents</li> <li>○ Reviews and analysis of interim financial statements</li> <li>○ Covenant compliance testing</li> </ul> </li> <li>3. Ongoing loan administration <ul style="list-style-type: none"> <li>○ Responding to client inquiries</li> <li>○ Assist loan officer/loan administrator in funding loan draw requests</li> <li>○ Assist loan officer/loan administrator in clearing loan and collateral exceptions, past due notes and overdrawn deposit accounts</li> </ul> </li> <li>4. Other duties <ul style="list-style-type: none"> <li>○ Assist with the analysis of Criticized/Classified loans</li> <li>○ Attend Management Loan Committee meetings and Director's Loan Committee meetings as requested</li> </ul> </li> </ol> <p><b>NONESSENTIAL DUTIES</b></p> <ul style="list-style-type: none"> <li>• Other duties as assigned</li> </ul>		

# Website Job Posting

<b>Knowledge, Skills &amp; Abilities</b>	<ul style="list-style-type: none"> <li>• Strong verbal and written skills</li> <li>• Detail orientated</li> <li>• Strong understanding of accounting concepts</li> <li>• Strong understanding of cash flow analysis</li> <li>• Understanding of collateral analysis and valuation</li> <li>• Proficient in Microsoft Office Applications, including Excel and Word</li> <li>• Ability to interact with clients and prospects in a professional, tactful manner</li> <li>• Ability to collaborate with loan officers, loan operations staff, and loan approval officers to help the team accomplish production goals</li> </ul>
<b>Training &amp; Experience</b>	<ul style="list-style-type: none"> <li>• Bachelor's degree or higher with a business major, preferably in Accounting or Finance</li> <li>• Completion of a formal credit training program, preferably through a bank credit department</li> <li>• Minimum 2 to 3 years of Commercial Lending Credit analysis</li> </ul>
<p><b><i>To Apply: Send email with attached resume to <a href="mailto:careers@firstbankhp.com">careers@firstbankhp.com</a>. Please reference Job Code 2019 - 02.</i></b></p>	