



**Job Title:** Senior Credit Analyst

**Seniority Level:** Mid-level

**Reports to:** SVP, Senior Credit Administrator

**Employment Type:** FT/Exempt

**Job Summary:**

The Sr. Credit Analyst is responsible for preparing Credit Authorizations (CA's) to be presented for approval to the Chief Credit Officer and/or Loan Committee on new loans, renewals and modifications. This process entails evaluating loan applications, spreading of tax returns and financial statements, evaluating credit reports, evaluating appraisals, and determining and making recommendations on the loan structure for a variety of Commercial and Industrial (C&I), USDA, Small Business Administration (SBA), Commercial Real Estate (CRE), and Construction loans. This position is also responsible for completing CRE and Term Loan Annual Reviews and ongoing loan covenant monitoring for the existing loan portfolio. The position may also assist with managing a portfolio of existing loan relationships and develop and/or make credit presentations to the Loan Committee, when necessary. This position will also perform other duties as assigned.

**Duties/Responsibilities**

- Prepare CA for approval of new loans, renewals and modifications to be submitted to CCO and Loan Committee.
- Assist Marketing Officers (MO), Sr. Credit Manager and SVP/SCA.
- Communicate with clients to discuss loan requests for underwriting purposes.
- May make credit presentations to the Loan Committee.
- Analyze and spread tax returns and financial statements to assist MO's with prescreening potential deals.
- Monitor financial covenants and reporting requirements on existing loans.
- Complete Term Loan Annual Reviews.
- Will be client's primary bank contact and assist in the management of an existing client's loan relationship with the Bank.
- Follows all bank policies and procedures.
- Attends all in-person compliance training sessions and successfully completes all online compliance training courses timely.
- Informs the Bank Secrecy Act Officer (BSA Officer) of any activities that appear to be suspicious, or that involve fraud, insider abuse and/or other activities where a Suspicious Activity Report should be considered.
- Establish and maintain effective coordination and working relationships with clients, other staff, and executive management.

**Essential Knowledge, Skills and Abilities:**

- Knowledge of banking and lending operations and procedures, regulations and standard banking practices.
- Strong verbal, written and interpersonal communication skills.
- Strong math skills.
- Ability to identify, analyze and handle credit requests.



- Strong organizational skills and attention to detail. Time management skills with a proven ability to meet deadlines.
- Proficient with Microsoft Office Suite or related software in Excel, Word

**Required Education and Experience:**

- Bachelor's degree in Math, Business or related field, preferred.
- Minimum of 2 years experience in lending of a financial institution

**Physical Requirements:**

Prolonged periods of sitting at a desk and working on a computer.  
Must be able to lift up to 15 pounds at times.

**Salary:**

\$60,000 - \$70,000 annually based on experience

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