

POSITION DESCRIPTION

CCCU MISSION STATEMENT

Our mission is to partner with members and ministries to help them become better stewards and achieve their financial goals.

VISION STATEMENT

Making a positive difference.

CLASSIFICATION:	COMMERCIAL CREDIT ANALYST, GRADE 11/12* NON-MANAGEMENT
FLSA STATUS:	NON-EXEMPT
REPORTS TO:	AVP, MINISTRY DEVELOPMENT GROUP, PORTFOLIO & RISK MGMT VICE PRESIDENT, MINISTRY DEVELOPMENT GROUP, OPERATIONS
LOCATION:	SAN DIMAS
HOURS:	MONDAY – FRIDAY, 8:00am to 6:00pm (Flexible 40 hours per week) Management reserves the right to modify the work schedule as necessary.

GENERAL RESPONSIBILITIES:

The primary responsibility of this position is to assist the Christian Community Credit Union's Ministry Development Group (MDG) in providing outstanding service to its members via the analysis of the borrower's financial statements and assessment of their continued ability to repay. The result of this activity is to assist MDG in measuring the general credit worthiness of the borrowing member, assigning an appropriate risk rating and ensuring the loan portfolio is in compliance with MBL Policy.

Responsibilities include the management of an assigned loan portfolio using client segmentation and treatment strategy to build and maintain ministry and business relationships. Acts as the primary point person for servicing loan members and monitors various loan and deposit activities throughout the course of relationship management. Tracks and collects loan conditions, including financial statements, and monitors loan covenants to ensure borrower's compliance. Prepares analysis of borrower's financial statements; assesses their continued ability to repay. Utilizing the analysis and additional relevant information, measures the general credit worthiness of the borrowing member and assigns appropriate risk rating. Ensures loan portfolio is in compliance with MBL Policy. Cultivates and retains member accounts by determining the nature and extent of each member's financial service needs and makes them aware of additional services and accounts available; gives each member the best possible service; actively promotes the Credit Union's products and services in person, over the telephone and in writing.

Employee is empowered to meet member needs and resolve disputes at the initial point of contact in as quick a manner as possible, using any appropriate measure available within the scope of his/her abilities and pre-approved guidelines.

PRINCIPAL ACCOUNTABILITIES:

- Deliver outstanding service that meets the expectations of our Service Promises. We promise to:
 - Honor God in how we serve you.
 - Exceed your expectations.
 - Appreciate our partnership.
 - Recognize your needs and recommend the best possible solution.
 - Treat your requests in a timely and confidential manner.
- Demonstrate enthusiastic support of corporate mission, core values and long-term objectives
- Meet or exceed the standard score on the annual product knowledge certification

- Meet or exceed sales and service goals as established by the Credit Union
- Perform thorough corporate financial analysis and risk ratings as required. This includes review and recommendation of existing credits including but not limited to, real estate secured, non-real estate secured, unsecured, corporate credit cards, and requests for loan modifications and loan renewals.
- Prepare loan officer credit memos that document material facts and financial analysis supporting recommendations; credit score matrixes; and other work as needed
- Manage loan relationships in assigned portfolio including preparing file(s) for loan renewal
- Monitor member loan and deposit balances and account activity to ensure compliance with MBL Policy and covenants
- Maintain client information in MDG systems
- Track loan covenants (e.g. hazard insurance, flood insurance, property taxes) to ensure compliance with Business Loan Agreement and CCCU Business Loan Policy
- Track, collect and validate receipt of satisfactory financial statements throughout the year and during annual review process
- Proactively work to assist members in curing loan violations
- Communicate any instances of technical default to appropriate staff persons and management
- Assist in monitoring collateral risk (e.g. environmental, title, taxes, valuation, insurance); escalate violations to appropriate MBL personnel
- Handle phone, e-mail, and faxed inquiries regarding ministry and business loans
- Act as primary contact on loan servicing issues
- Assist the Portfolio Manager in reporting and department-related projects, as necessary
- Adhere to the Credit Union's MBL lending policies, guidelines, and procedures
- Perform other related duties as assigned

REQUIREMENTS:

Minimum two years of commercial lending experience required

PC/Windows-based software experience required with proficiency in word processing (Word preferred), spreadsheets (Excel preferred), and presentation software (PowerPoint preferred)

Valid driver's license, current car insurance and reliable transportation required

Bachelor's degree or higher in business or related field preferred

Banking knowledge or related experience preferred

Bilingual (English/Spanish) preferred

Ability to read and understand corporate financial statements

Ability to apply credit guidelines and policy when underwriting credit risk

Ability to work under pressure, independently and take initiative

Ability to deal effectively with multiple tasks and interruptions

Good analytical skills

Good organizational skills

Excellent telephone, oral and written communication skills

Good math aptitude

Ability to lift up to 25 lbs

Ability to exercise confidentiality

Regular attendance and punctuality

Ability to work as part of a team

Professional appearance

English literacy

*Starting level for this position is Grade 11. After the employee is fully trained in all aspects of this position, and upon the discretion of the supervisor, the employee may be promoted to Grade 12 according to knowledge, training and experience.

This job description is to be used as an employee guideline. Management reserves the right to amend this job description if necessary.

Classification Specification for:
Commercial Credit Analyst

Physical Requirements - The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

While performing the essential functions of this job, the employee:	Occasionally (up to 3 hours per work day)	Frequently (3 - 6 hours per work day)	Regularly (more than 6 hours per work day)
Sits			X
Stands	X		
Walks	X		
Bends neck or waist	X		
Twists neck or waist	X		
Stoops or kneels	X		
Uses hands to finger, handle or grasp		X	
Repetitively uses fingers		X	
Reaches, pulls or pushes below shoulder level	X		
Reaches, pulls or pushes above shoulder level	X		
Lifts and carries	Up to 25 lbs		
Talks			X
Hears			X
Sees			X
Drives a vehicle	X		

Work Environment - The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

Working Condition:	Description:
Mobility	Moderate
Noise Level	Moderate
Hazardous	Minimal

Acknowledgment

I certify that I received a copy of this Classification Specification and I have read and understand what is required of me to meet the performance standards of the job.

Signature:	Date:
Name (Printed or Typed):	