

# BANK BELLEVILLE

*Smaller Bank • Bigger Service • Stronger Community*

Do you value your **FAMILY, COMMUNITY and CLIENTS?**

Would you like to join a client-focused team where family and community are valued and your contributions will make a difference, and be noticed?

Bank of Belleville is the Smaller Bank that delivers Bigger Service for a Stronger Community.

At Bank of Belleville, our culture is largely driven by “Making a difference, One customer at a time”. These are more than just words to us. They represent a philosophy that not only differentiates us from other banks, but also inspires us to truly make a difference in the lives of our clients. Bank of Belleville is locally owned by hundreds of shareholders who live, work, and contribute to our community.

## **Credit Analyst (Full-time or Part-Time)**

### **SUMMARY OF JOB RESPONSIBILITIES**

This position will be a key member of the credit department that will support loan growth as we expand into new markets. You will collaborate with the Sales team to provide quality loan presentations to benefit all involved, and be an integral part of a staff of professionals who are team oriented. The work of this individual will be noticed. Bank of Belleville offers an environment where new ideas are encouraged from all levels of the organization.

### **ESSENTIAL FUNCTIONS AND JOB RESPONSIBILITIES**

1. Underwrites, analyzes and prepares presentations for loans. Structure presentations to offer options to the borrower.
2. Analyzes the credit and collateral aspects of business and individual loans both secured and unsecured. This includes analyzing credit reports and incorporating them into presentations.
3. Monitor loans to ensure proper documentation with respect to items such as periodic calculation of ratios to determine financial covenants.
4. Order, review, and track appraisals.
5. Maintaining and updating monthly reports.

### **Skills/Equipment**

1. Possess the analytical skill to assess and evaluate areas of responsibility including determination of loan risk involved and recommendation of credit limitations.
2. Understanding of financial data such as cash flow, balance sheet and collateral dynamics of customers' properties and geographic area.
3. Ability to deal effectively and tactfully with all levels of Bank personnel and outside business contacts.
4. Experience with Excel, Microsoft Word and spreadsheet software. Good written and verbal skills.

### **Training/Preparation Required**

1. Comply with all requirements, policies and procedures of the Bank Secrecy Act (BSA) and attend all mandatory BSA training as needed for this position. Additionally, required to complete all required compliance and regulatory training, not limited to BSA. Managers are responsible to ensure staff/departmental attendance.
2. Bachelor's degree in finance or accounting, and/or commensurate work experience is required. Compensation dependent upon experience.

*Bank of Belleville is an equal opportunity employer committed to creating a diverse workforce. We consider all qualified applicants without regard to race, religion, color, sex, national origin, age, sexual orientation, gender identity, disability or veteran status, among other factors*