

Job Description

Position Title:	Credit Analyst - Entry	FLSA Status:	Hourly, Non-Exempt
Department:	Lending	Pay Grade:	2 or higher
Supervisor:	Credit Manager	Location:	Marquette, Battle Creek, Grand Rapids

What we do

Come help us build communities, create jobs, and support families! Northern Initiatives (NI) is a non-profit Community Development Financial Institution that provides loans and business services to underserved small business owners and entrepreneurs in Michigan. Since 1992, NI has provided 1,447 loans totaling over \$83 million, and resulting in over 6,600 jobs created and retained. We are one of the nation's most respected lenders – and we're growing! You will make an immediate impact on our team.

How you will contribute/Position Summary

This position offers support to the Lending Department in the key areas of financial analysis and loan underwriting, portfolio risk management and document management. The position also works with the Business Services team to help customers use the financial statements of their business to make informed business decisions.

This is an exciting opportunity to help small businesses grow!

Essential Duties and Responsibilities

- Utilize loan underwriting program to spread financial data, print reports and analyze for performance and trends.
- Interpret trends or issues relevant to information gathered from financial statements and communicate results to lending staff.
- Generate systematic letters to customers to request financial statements and record receipt for compliance tracking.
- Assist Lenders with underwriting and preparing loan memos.
- Assist the Portfolio Administrator in maintaining and updating credit files, as assigned.
- Assist Lending staff in documentation and file management in compliance with Risk Management protocol.
- Assist Business Services staff to create customized financial reports and educational resources for customers.

Education Requirements

Degree/Diploma Obtained	Program of Study
Bachelor's Degree Preferred or applicable industry experience.	Business, Accounting or like field

Experience Requirements

Years of Experience	Type of Experience
1 -3 Years	Commercial lending experience

Previous experience preferred in the same or similar previous positions. The job requires a sound knowledge of common and uncommon techniques, concepts, methods, practices, procedures, use of forms, routines, etc., of a complex nature in order to enter or begin performing the job.

Contacts

Contact with all of Northern Initiatives' staff, specifically the lending department to fulfill critical duties within Northern Initiatives; must maintain good working relationships within the organization, as well as with Board members.

External contacts involve maintaining a relationship with customers (potential and existing), title companies, insurance companies, or bankers. A relationship involves discussing and resolving problems or gathering comments which could lead to proposing measures to enhance services and proactive solutions.

Contact with outside sources to raise awareness about NI. These outside sources include customers, established partners (banks, economic development groups, etc.), prospective partners and donors, and community organizations.

Skills and Abilities

- Achievement and Effort - Job requires establishing and maintaining personally challenging achievement goals and exerting effort toward mastering tasks.
- Active Listening - Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.
- Analyzing Data or Information - Identifying the underlying principles, reasons, or facts of information by breaking down information or data into separate parts.
- Attention to Detail - Job requires the ability to manage multiple projects being careful about detail and thorough in completing work tasks.
- Clerical - Knowledge of administrative and clerical procedures and systems such as word processing, managing files and records, and other office procedures and terminology.
- Cooperation - Job requires being pleasant with others on the job and displaying a good-natured, cooperative attitude.
- Critical Thinking - Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.

- Dependability - Job requires being reliable, responsible, and dependable, and fulfilling obligations.
- Economic and Accounting - Knowledge of economic and accounting principles and practices, the financial markets, banking and the analysis and reporting of financial data.
- Effective Communication - Ability to communicate with others using the English language, both verbally and in writing, in order to convey information effectively.
- Initiative - Job requires a willingness to take on responsibilities and challenges.
- Integrity - Job requires being honest and ethical, maintaining confidential information.
- Judgement, Decision Making, and Problem Solving - Analyzing information and evaluating the relative costs and benefits of potential actions to choose the most appropriate solution and solve problems.
- Management of Financial Resources - Determining how money will be spent to get the work done, and accounting for these expenditures.
- Mathematics - Knowledge of arithmetic, statistics, and their applications.
- Processing Information - Observing, receiving, and obtaining information from all relevant sources and compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Reasoning Ability - Ability to apply common sense understanding to carry out detailed but uninvolved instructions and to deal with problems involving a few variables.
- Stress Tolerance - Job requires accepting criticism and dealing calmly and effectively with high stress situations.
- Working Directly with the Public – Dealing directly with the public and receiving clients or guests.

Supervision

This position has no supervision responsibilities.