



Independence BANK



Banking on the Hi-Line

HAVRE • MALTA • GLASGOW • POPLAR • SCOBAY • CONRAD

Credit Analyst / Lender Trainee

POSITION SUMMARY

This position is responsible for administering equal credit opportunity lending activities in accordance with established lending policies and procedures to minimize loan portfolio losses, maintain consistent underwriting standards, and ensure uniform grading and credit quality standards as well as other duties as assigned by Chief Credit Officer, SVP of Lending, or President.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Responsible for learning, understanding and complying with Bank policies and procedures with a strong emphasis on lending policies. Will assist lenders with various duties including: preparation of all loan files, analyze and spread tax returns, prepare balance sheets, cash flows, loan authorization credit file maintenance, credit underwriting and credit compliance of individual loan(s) and loan files.

Analyze information from both internal and external sources to determine credit worthiness of borrowers. Process and underwrite loans and lines of credit with the lowest risk possible to the Bank including taking applications.

QUALIFICATION REQUIREMENTS: To perform this job successfully, an individual must be able to execute each essential duty proficiently. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE:

Bachelor's degree in business or related field; one to three years previous banking and/or related experience and/or training; or equivalent combination of education and experience. A person with and AG background is preferred.

CERTIFICATES, LICENSES, REGISTRATIONS:

Must possess a valid driver's license.

OTHER SKILLS and ABILITIES:

Ability to use a computer, ten-key, word processing, bank related software, knowledge of accounting, and knowledge of legal and banking terminology needed.

For a full description please contact the Human Resources Department. Independence Bank
EEO/Employer/Vet/Disabled