



JOB OPENING ANNOUNCEMENT

POSITION TITLE: Commercial Credit Analyst Rapid City office

ESSENTIAL JOB DUTIES:

Independently conduct thorough analyses of commercial enterprises for credit worthiness in order to support loan decisions for pending loan requests and to produce loan reviews for commercial loans held in portfolio. Produce written loan presentations as well as written loan reviews. Assist business lenders in their endeavor to deliver value added services to commercial clientele and assists the department with the overall administration of the business loan portfolio in a safe, sound and profitable manner.

MINIMUM QUALIFICATION REQUIREMENTS:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Attention to detail, with the ability to notice and correct errors, document and follow up on important details and provide high-quality-end-product. Prepares financial spreadsheets on businesses and guarantors. Prepares in-depth written financial analysis of commercial loan requests generally between \$50M and \$5MM in compliance with credit policy and regulations. Provides loan recommendations with the emphasis on cash flow, collateral, and trend analysis. Provides guidance and direction to credit union staff on appropriate loan structure and terms with ability to identify policy exceptions and mitigating risk factors. Designates degree of risk involved in extending credit by performing cash flow analysis of businesses. Manages annual credit review and file comments. Reviews real estate appraisals and environmental reports.

EDUCATION:

A Bachelor's Degree in Business Administration with an emphasis in Accounting, Finance, or Business preferred, or equivalent experience. A Certified Public Accountant is preferred.

EXPERIENCE:

Two to three years of commercial credit underwriting or commercial lending experience.

WHERE TO APPLY: Download Job Application at

<https://www.highmarkfcu.com/careers.php>

Highmark Federal Credit Union recruits and hires employees without regard to sex, race, religion, color, national origin, ancestry, creed, gender, pregnancy, age, military status, disability, genetic information or on any other basis that would be in violation of any applicable federal, state, or local law. We treat employees equally with respect to compensation and opportunities for training, promotion, termination, compensation, and benefits.