



## **JOB TITLE:** Assistant Vice President, Senior Credit Analyst

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**LOCATION:** Minneapolis

### **POSITION SUMMARY:**

Responsible for analyzing credit and financial information to underwrite loans for Bank Lenders while ensuring compliance with loan policy and appropriate regulations. Evaluates policy and procedures and makes recommendations for changes to keep the credit approval process operating efficiently and effectively.

### **PRIMARY DUTIES AND RESPONSIBILITIES:**

- Examine and evaluate documents such as application forms, appraisals, financial reports and other data to determine the degree of loan risk during the underwriting process. Assist Lenders in resolving questions and issues.
- Prepare modified credit presentations on new and renewing loans, including exposure summary, financial and cash flow analysis, collateral analysis, covenant and risk rating review.
- Order and analyze lien searches, D&B reports and credit bureaus.
- Prepare worksheets and comments for loan closings. Work with Credit Administration department to clear any pre-closing exceptions.
- Complete appropriate appraisal review forms and obtain approvals.
- Obtain outstanding file exceptions and work with Lenders, clients and Credit Administration department to clear them.
- Coordinate the completion of Problem Loan Memorandums. Work with Lenders to complete new reports for downgraded credits. Track action plan items on current watch credit and communicate progress with Lenders on a monthly basis.
- Review commercial, commercial real estate and land development loan delinquent accounts. Work with Lenders to collect past dues and assist Lenders with necessary collection activity.
- Attend sales calls with Lenders as requested and act as a secondary contact for clients during the underwriting process. Work directly with borrower when necessary to obtain additional information. May assist clients with requests including line advances, payment resolution or additional product needs.
- Complete annual reviews on all required relationships including a complete analysis of annual financial statements, collateral evaluation and payment history, risk rating review and any adverse industry or economic changes.
- Manage the future maturity list to ensure credits are renewed timely.
- Work directly with Lenders to prioritize and prepare Loan Committee credit presentations on new and existing relationships that require Committee approval.
- Work closely with the Chief Credit Officer, Senior Credit Officer, and Credit Analysts to ensure continued best practices are utilized.
- Provide written analysis on all large loans, large aggregate lending to one borrower, complex loans and weak loans.
- Assist Lenders and Credit Department Manager with special projects and provides backup to department staff.
- Perform additional responsibilities as needed.



## KNOWLEDGE, SKILLS AND ABILITIES:

- Ability to thrive and effectively collaborate in an entrepreneurial team environment.
- Ability to quickly engage and influence business partners.
- Strong analytical skills needed to integrate and interpret data from diverse sources and find optimal solutions to strategic or process-related problems.
- Strong business acumen and an understanding of how the industry operates, partnered with attention to the credit element of the business.
- Proven ability to make difficult decisions to meet company goals and follow through and follow up as needed.
- Ability to interact in a positive manner with all individuals, both within the company and with external contacts in the public/community.
- Outstanding verbal and written communication skills, including strong public speaking skills.
- Multi-tasking and prioritizing skills needed to manage projects and meet tight deadlines.
- Working knowledge of computer systems, including Microsoft Office.
- Diligent and firm with high ethical standards.

## EOE

*Riverland Bank is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability, or status as a protected veteran.*

