



Job Posting

POSITION TITLE	Credit Analyst
DEPARTMENT / LOCATION	Corporate / Loan Ops
SALARY	Commensurate with Experience
FLSA STATUS	Non-Exempt
POSTING DATE	04/12/2021

R Bank's foundation is our community, our customers, our employees, our shareholders and our bankers. We are a locally owned and operated business with a value proposition of developing a high touch relationship with our customers while providing high tech solutions to their financial needs. The technology that we employ allows us to provide a state of the art banking experience in a relaxed environment.

GENERAL DESCRIPTION/PURPOSE:

This position supports the commercial lending team by evaluating and analyzing the financial information and repayment capacity of customers applying for credit or loans, to determine the degree of risk involved in lending money to them all while providing excellent customer service to our customers.

COMPANY GENERAL POLICY & PROCEDURE:

The requirements listed below are representative of the knowledge, skill, and/or ability required. To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The competence of the employee in performing his or her job duties will be demonstrated, maintained and improved on an ongoing basis.

The statements contained in this position description reflect the general duties considered necessary to describe the principal functions of the job as identified and shall not be considered a detailed description of all the work requirements that may be inherent in the position.

DUTIES AND RESPONSIBILITIES:

- Provides prompt, efficient and friendly services to Commercial Lenders as well as customers.
- Collect and evaluate customers' credit data and financial information.
- Prepare reports about the degree of risk in lending money.
- Confer with credit associations and references to exchange credit information on customers.

- Evaluate the financial status and repayment capacity of customers by producing global cash flow statements, analyzing collateral, and preparing other financial analysis tools.
- Conduct internal loan reviews.
- Review consumer and commercial files to identify problem loan accounts for additional monitoring and/or collection.
- Assist with and conduct Floor Plan audits.
- Assist with and conduct Appraisal audits
- Other duties as assigned.

REQUIRED KNOWLEDGE, SKILLS, AND ABILITIES:

- Bachelor's degree
- 5 years credit analyst/bank experience
- Ability to fluently speak, read and write in English
- Strong background in accounting and finance with a clear understanding of financial statements
- Excellent customer contact skills; comfortable asking questions/interviewing customers about their financial situation; strong listening skills; work effectively with co-workers
- Detail oriented with the ability to organize and prioritize work
- Flexible and adaptable; able to work under pressure and handle sensitive information in a confidential manner
- Dependable and works as scheduled
- Ability to operate a computer and other standard office machinery
- Ability to pass background investigation and drug screen to the satisfaction of R Bank

PREFERRED KNOWLEDGE, SKILLS, AND ABILITIES:

- Ability to speak Spanish

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to sit. The employee is occasionally required to stand; walk; use hands to handle or feel; reach with hands and arms; climb or balance; stoop, kneel, or crouch. The employee must frequently lift and/or move up to 45 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, depth perception, and ability to adjust focus.

BENEFITS PACKAGE:

R Bank is committed to the success of our employees. We offer an attractive benefits package including Medical, Dental, Vision, Life, Disability, 401k, EAP, and the R Best Foot Forward Program. You can learn more about R Bank and our services at www.rbanktexas.com.

APPLY:

If you meet all of the minimum qualifications for this position and would like to apply, please email your updated resume to HumanResources@rbanktexas.com.

R Bank is subject to Executive Order 11246 and to the Vietnam Era Veterans' Readjustment Assistance Act of 1974 (VEVRAA). It is the policy of R Bank to provide equal employment opportunity to all qualified applicants for employment without regard to race, color, religion, national origin, sex, age, veteran status or disability.