



Credit Analyst

Loan Center, 337 Broadway, Somerville, MA 02145

Credit Analyst Responsibilities:

Under the direction of the AVP/Sr. Credit Analyst, this position performs various financial and administrative duties in the Commercial Real Estate and Commercial Credit loan review function in conjunction and in conformance with the Bank's Loan Review and Asset Classification policy and regulatory requirements.

Primary Responsibilities:

- Assists in organizing and conducting the ongoing loan review of bank's existing Commercial and Commercial RE. Portfolio.
- Assists with the coordination of periodic outside third party loan review audits and regulatory exams.
- Maintains active communication with assigned major borrowers. Tracks and requests Borrower/Property financial information to insure the banks timely receipt of Borrower/Property financials for annual loan review.
- Requests updated financials and performs annual and interim reviews and analyzes financial statements, income tax returns and a supporting documentation on Commercial Loans and Commercial real estate borrowers to evaluate the ongoing financial condition of the borrower and property security.
- Investigates and analyzes credit risks and recommends credit ratings in accordance with Bank policy and prepares written loan review.
- Document loan review conclusions clearly and concisely and communicate results to the AVP/ Sr. Credit Analyst.
- Assist in the preparation of credit related reports for presentation to the Senior Vice President/CLO and BOD.
- Requests updated financials and appraisals for Construction loan term extension requests and prepares interim reviews.
- Analyzes and identifies loans and loan relationships with aggregate balances less than the policy threshold be excluded from periodic reviews.

Other Responsibilities Include:

- Analyzes and summarizes new Commercial Real Estate and Commercial Loan credits as may be assigned or requested.

Education & Experience:

- Bachelor's degree in Finance or Accounting
- Two years of relevant credit analysis experience in a commercial loan environment preferred
- Demonstrated ability to write professional, comprehensive loan reviews, the ability to work independently and complete tasks on time

- Must have excellent communication skills as well as strong financial analytical and organizational abilities
- Proficient use of computers and technology required, PC Skills, and use of Microsoft Office Word, Excel and Power Point

This job description is not a contract for employment. The tasks stated are the general and ordinary duties of the position and may be subject to change at any time due to business needs, staffing issues, banking requirements, reasonable accommodation or other reasons. From time to time other duties, both related and unrelated to your job description, may be assigned and, therefore, required and nothing in this job description restricts management's right to assign or reassign duties and responsibilities to this job at any time.

Physical/Work Conditions:

In the performance of respective tasks and duties, the employee is expected to successfully perform the essential functions of the position. Reasonable employee accommodations for physical or mental disabilities will be considered on a case-by-case basis. While performing duties the employee is required to sit, bend, walk, talk, hear, pull, push, may be required to lift up to 20 lbs., and may be required to work evenings and/or weekends, attend remote meetings and/or to travel.

Company Conformance:

In the performance of respective tasks and duties, the employee is expected to successfully perform quality work within deadlines with or without supervision, interact professionally with other employees, customers and vendors (if applicable); work independently and as a team while understanding the necessity for communicating and coordinating work efforts with other employees and organizations and act in the Bank's best interests.

Bank Secrecy Act: ~~

In the performance of respective tasks and duties, the employee is expected to maintain knowledge of and ensure compliance with Bank Secrecy Act regulations and all other regulatory, security and bank policies and procedures.

Privacy:

All personal and financial customer information will be maintained in compliance with laws and regulations designed to secure that privacy. It is expected that all bank employees will comply with the policies and procedures the bank has in place or face discipline up to and including termination of employment.

The Bank offers competitive wages and an excellent benefits package for full time employees, which includes Medical, Health Reimbursement Arrangement, Flexible Spending Account, Dental, Life, Disability, Retirement, a 401(k) plan and Continuing Education Reimbursement. For more information about Winter Hill Bank please visit our website at www.winterhillbank.com.

Interested candidates should forward their resume to:

Winter Hill Bank
371 Summer Street
Somerville, MA 02144
Attention: Christina O'Kane
Fax number (617) 629-3327

or

E-Mail: csokane@winterhillbank.com

*Winter Hill Bank is an equal opportunity employer where job applicants will be treated fairly without regard to their race, color, religion, sex, sexual orientation, gender identity and national origin.
EOE- Minorities/Females/Disabled/Protected Veterans.*