Position Announcement

Senior Credit Analyst

Want to make a difference? Join the award winning team at Hope Credit Union (HOPE), one of the nation's leading community development organizations. For over 20 years, HOPE has been improving lives by helping entrepreneurs, homebuyers, families and communities become more financially secure. Since 1994, HOPE has generated more than $2 billion in financing and assisted over 650,000 people across the Mid South.

Job Summary

The Senior Commercial Credit Analyst is responsible for risk analysis of more complicated new loan requests and the more difficult existing portfolio companies. This position is located in the Jackson, MS corporate office.

Essential Duties and Functions

- Work with lending staff to assess risk of new credit requests and develop strategies to mitigate identified risk by spreading of financial statements and cash flow analysis
- Assist in preparation of presentations for Loan Committee
- Participate in the periodic review of existing portfolio credits
- Assist in the preparation of Loan Extensions/Modifications
- Perform general administrative duties such as attending meetings, report production, etc.
- Assist with special projects as requested/assigned

Competencies/Skills

- Strong prior experience in the underwriting and financial analysis of complex commercial credits
- Strong computer skills, especially with financial spreadsheets and word processing; prefer experience with Moody's Analytics FAMAS Encore, or WinFAST
- Ability to read and interpret documents, write routine reports and correspondence
- Ability to speak effectively before groups of customers and employees of the organization
- Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals
- Ability to compute rate, ratio, percent, and interpret data
- Ability to apply commonsense understanding to carry out detailed but uninvolved written or oral instruction
- Ability to deal with problems involving a few concrete variables in standardized situations
- Ability to evaluate creditworthiness from multiple structured and unstructured variables

Preferred Education and Experience

- Bachelor's Degree in relevant field; business and/or graduate degree preferred
- Ten or more years' experience in commercial lending, credit analysis, and loan underwriting

Better Banking. Better Lives.

Hope Credit Union is an equal opportunity employer.

- Prefer experience in development finance and/or commercial banking
- Demonstrated strength in credit analysis, financial analysis, and communication skills (written and verbal)

HOPE offers a competitive salary and comprehensive benefits package. Visit www.hopecu.org to learn more about our organization. Qualified candidates may submit a resume to hr@hope-ec.org.

Hope is an Equal Employment Opportunity Employer