



Credit Analyst

KodaBank is an independent community bank with 11 locations in Minnesota and North Dakota. Whether with a smart phone, laptop or in person, KodaBank provides the technology and customer service options to let customers choose how they want to bank with us.

As an equal opportunity employer, KodaBank is committed to building a diverse and inclusive organization and considers all applicants who are passionate about working effectively as part of a team to deliver exceptional customer service. In addition to a competitive compensation and benefits package, KodaBank offers full-time employees participation in an Employee Stock Ownership Plan (ESOP) once minimum eligibility requirements are met.

Job Summary

The Credit Analyst is a member of the Loan Department and will report to the Chief Credit Officer. Credit Analyst duties will include loan analyst, preparing the loan presentations for officer loan committee, and performing annual reviews of credits. Credit file reviews will assure that loans are compliant with loan policy and review credit quality.

Key Job Responsibilities

- Will act as a commercial and agricultural loan analyst. Responsibilities include functions such as risk rating, collateral, exam liaison, loan loss reserve calculation, watch list and cash flow spreads.
- Responsible for analyzing loan data on new, renewal and existing loans, including data provided by customer credit bureaus, other financial institutions and financial institution files.
- Prepare spread sheets, reports, summaries, proposals and opinions for financial institution officer on new, renewal and existing loans.
- Establish, review and update new and existing loan files for the bank on a regular basis.
- Main control of the request, submission and receipt of financial statements and tax returns from borrowers and prepare necessary analysis documentation.
- Maintain a good working knowledge of the bank's lending policies and procedures and identify deviations from policy.
- Work with lenders by attending some loan interviews, annual loan reviews, inspections, etc.
- Work directly with customers on some financial information collection, reporting and other areas.
- Responsible for generating commercial loans within guidelines set by bank policy and growth targets. This will include interviewing the customer and completing the loan application.
- Responsible for all aspects of commercial loan origination. This includes underwriting the loan within credit policy and personal credit approval limits. Also, responsibility for credit quality, credit approval, processing and the closing of the loan.
- Follow up with delinquent loans to maintain the quality of the loan portfolio.
- Demonstrate full responsibility for the contents of the loan file.
- Responsible for generating new commercial loan volume for the bank. This will include soliciting new business relationships and deepening relationships with existing customers.

- Responsible for referring customers to the Bank's new accounts area for deposit relationships. This can include DDA accounts, as well as other liability products the bank offers.
- Responsible for ensuring that customer service is provided in a high quality manner, as outlined in the bank's strategic plan.
- Active involvement in community and civic organizations, as appropriate, to represent the bank in the community.
- As part of the overall team of bank employees, this position may be requested to assist in the support of other bank activities.

Education and Special Requirements:

- A four year degree in business administration or related field or equivalent experience.
- 3-5 years of experience in a direct sales environment.
- This job requires skills needed in a typical office environment.

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