Junior Credit Analyst

Eagle Rock Bank is growing, come join our team!

Eagle Rock Bank is a locally owned and managed community bank with strong values and a commitment to employees who join our bank family. Eagle Rock has proudly served the community since 1996, with 5 locations in SE Minnesota and Twin Cities.

Reports To:	VP Credit Administration
Department:	Credit Administration
FLSA Status:	Non- Exempt
Schedule:	Full-Time
Primary Office Location:	TBD
Base Salary:	$26.25 – $33.65

Position Summary

The Junior Credit Analyst supports the Commercial Lending and Credit Administration teams by analyzing financial information, assessing credit risk, preparing loan presentations, and monitoring existing credit relationships. This position is designed for recent college graduates seeking to build a career in banking, commercial credit, or financial analysis.

The successful candidate will receive hands-on training in commercial lending, financial statement analysis, risk assessment, cash flow analysis, collateral evaluation, and loan portfolio management. This role provides a strong foundation for future advancement into Commercial Banking, Credit Administration, Portfolio Management, or Lending positions.

Key Responsibilities

Credit Analysis & Underwriting

- Analyze financial statements, tax returns, personal financial statements, and supporting documentation for commercial loan requests.
- Spread financial statements and assess cash flow, debt service capacity, liquidity, leverage, and repayment ability.
- Evaluate collateral, including real estate, equipment, inventory, accounts receivable, and other pledged assets.
- Assist in the preparation of credit approval memorandums, loan presentations, and real estate evaluations.
- Assist in assigning and reviewing internal risk ratings.

Portfolio Monitoring & Credit Administration

- Complete annual reviews of existing borrowing relationships.
- Monitor covenant compliance and track receipt of required financial information.
- Assist with borrowing base reviews, collateral monitoring, and accounts receivable analysis.
- Review appraisals, title work, environmental reports, UCC filings, and other due diligence items.
- Complete collateral inspections.

Lender & Relationship Support

- Work closely with Commercial Bankers to obtain financial information and support customer relationships.
- Participate in client meetings and site visits as appropriate.
- Assist with special projects, reporting, and other duties as assigned.

Qualifications

- Bachelor's degree in Accounting, Finance, Economics, or a related field.
- Strong analytical and problem-solving abilities, with the ability to interpret financial statements and identify key trends.
- Strong attention to detail and commitment to accuracy.
- Excellent written and verbal communication skills.
- Effective organizational and time-management skills, with the ability to manage multiple projects and deadlines.
- Ability to work both independently and collaboratively.
- High ethical standards and ability to handle confidential information.
- Proficiency in Microsoft Excel, Word, Outlook, and other business software.

Career Development

This position is intended to provide a foundation in commercial credit and banking. Employees will receive training in:

- Financial statement analysis
- Cash flow analysis
- Commercial loan underwriting
- Risk rating methodology
- Regulatory compliance
- Commercial and agricultural lending
- Relationship banking fundamentals

Successful candidates may advance into positions such as Credit Analyst II, Portfolio Manager, Commercial Banker, Credit Officer, or Credit Administration leadership roles.

Working Conditions

Must be able to stand and/or sit for extended period of time. Occasional heavy lifting required. Job requires employee to bend forward by bending forward at the waist, or by bending the legs and spine. Must be able to express ideas by the spoken word, and requires perception of speech.

Eagle Rock Bank offers a comprehensive benefit package to our full time employees:

- Medical * Dental * Vision
- Paid Time Off
- Paid Federal Holidays
- Life Insurance
- Short Term and Long Term Disability
- Flexible Spending Accounts
- 401k Retirement Savings Plan
- Employee Referral Program
- Educational Assistance
- Employee Birthday Pay
- Employee Wellness Allowance

Eagle Rock Bank is an Equal Opportunity Employer

www.eaglerock.bank