



CREDIT ANALYST

FIRST STATE BANK OF UVALDE – UVALDE, TX

FULL-TIME REMOTE POSITION

Essential Functions and Basic Duties:

Duties

- Assists Loan Officers in performing pre-qualification assessment and analysis of financial condition and risk of financing requests within framework of Bank credit culture, policy, and current economic and industry trends.
- Assists Loan Officers in gathering data from customers, internal and outside sources; prepares spreadsheets and analyzes financial information including financial statements and tax returns; Analyze financial data to determine the merits of loan requests. Recommend structure as well as identifying cross selling/referring opportunities of other services. Contacts customers for additional information and clarification of data.
- Informs Loan Officers when up-to-date financial statements are needed for commercial accounts; ensures credit inquires and UCC filings are researched to determine credit worthiness and appropriate collateral positioning are achieved.
- Assist Loan Officers in the review matured and/or renewal of credit facilities; provides back-up support.
- Conduct and review bank evaluations of real estate and equipment values for collateral pledged as security for loans.
- Develops knowledge of financial industry, economy, market conditions, rates, vendors, and competition.
- Interact with loan officers, credit manager, other lending support staff, customers, accountants, and appraisers.
- Ensure that client service standard is met, and process and documents conform to all applicable laws and regulations.
- Support the Bank's lending activities by providing insightful and timely credit analysis of prospective and current borrowers.
- Follows policies and procedures; completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the bank through outside activities.
- Performs other duties as assigned.

Initial Review Period

This position is subject to a 90-day initial review period. At the conclusion of the period the bank will evaluate the employee and provide feedback for any needed improvement. The bank may also at that time terminate the employee at its discretion.

Remote Requirements

This position is 100% remote. Employee will be required to log in their time by computer. Additional time records may be required at employer's discretion to include expectations on response time outlined by employer. As a remote employee, First State Bank of Uvalde will require each remote hire to onboard and train for a period of no less than 3 weeks onsite in Uvalde Texas. The bank will secure and pay for the cost of lodging during the training period. Also, In the course of employment, the employee may be required to be onsite. Should that be necessary the bank will reimburse the employee for any reasonable expenses during that period.

The Remote employee will also be responsible for the following:

- Internet connectivity including Wi-Fi with a minimum internet speed of 30Mbps download and 5 Mbps upload.
- Secure and reasonable workspace at the remote location including desk and chair.
- Other reasonable connectivity needed to support their job requirements.

Qualifications

- Banking background with exposure to consumer and commercial lending with 5 years Credit experience
- Proficient with Microsoft Software
- Knowledge of WebEx and Teams a plus
- Experience with and/or familiarity with credit underwriting software
- Strong written and verbal communications skills
- Strong organizational and analytical skills
- Comfortable with a rapid pace of work and meeting deadlines

Equal Employment Opportunity Policy

First State Bank of Uvalde provides equal employment opportunities to all employees and applicants for employment and prohibits discrimination and harassment of any type without regard to race, color, religion, age, sex, national origin, disability status, genetics, protected veteran status, sexual orientation, gender identity or expression, or any other characteristic protected by federal, state or local laws.

This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation, and training.