Commercial Credit Analyst

Department:	Credit Services
Reports To:	Director of Credit Services / Credit Manager
Classification:	Non-Exempt, G10
Pay:	30.06 (Min.) - $37.58 (Mid.) - $45.09 (Max)
Type:	Full Time
Location:	Glendora, CA

Purpose:

The Commercial Credit Analyst is responsible for analyzing and evaluating commercial and CRE lending opportunities by assessing borrower financial strength, repayment capacity, collateral adequacy, and overall credit risk. The position supports sound lending decisions through the preparation of comprehensive credit analyses, annual reviews, loan renewals, and portfolio monitoring activities. This role works closely with CU members and internal staff to ensure loan relationships remain consistent with ACCU's credit policies, risk tolerance, and regulatory requirements while maintaining a high level of service to internal and external members.

Major Duties and Responsibilities:

- Prepare accurate and timely credit memos for commercial, CRE, church, non-profit, and other business lending relationships.
- Analyze borrower and guarantor financial statements, tax returns, cash flow, liquidity, leverage, collateral support, and repayment sources to determine creditworthiness.
- Evaluate CRE transactions through analysis of rent rolls, operating statements, debt service coverage, market conditions, property performance, and collateral risk.
- Complete periodic credit reviews of assigned relationships, identifying trends, policy exceptions, covenant compliance, risk migration, and emerging concerns.
- Support loan renewal and modification requests by reviewing updated borrower information and recommending appropriate credit actions.

This credit union is federally insured by the National Credit Union Administration. Added savings protection provided by American Share Insurance (ASI) on qualifying member's accounts in excess of that provided by NCUA. ASI is a credit union owned-share guaranty corporation.

- Review and validate third-party reports including appraisals, environmental reports, title reports, business valuations, insurance documentation, and other due diligence materials.
- Monitor portfolio performance through ongoing financial statement analysis, covenant tracking, exception management, and borrower reporting requirements.
- Participate in underwriting commercial credit card requests, line increases, participation loans, and other commercial credit requests.
- Partner with lending staff and management to identify risks, recommend mitigants, structure loan requests, and support sound credit decisions.
- Ensure compliance with ACCU lending policies, procedures, NCUA regulations, and applicable state and federal regulatory requirements.
- Assist with portfolio management initiatives, concentration analyses, special projects, and other duties as assigned to support the Credit Services Department.

Expectations:

- Adhere to the principles and requirements of all applicable laws and regulations relating to your position and ACCU employment, including but not limited to the Bank Secrecy Act (BSA), Office of Foreign Asset Control (OFAC), Anti-Money Laundering (AML), and USA PATRIOT Act requirements.
- Maintain confidentiality of member and credit information.
- Demonstrate sound credit judgment and professional communication when interacting with members and internal departments.
- Promote a culture of risk awareness, accountability, and member service.

Essential Functions:

- Ability to perform duties as outlined under Major Duties and Responsibilities.
- Ability to analyze complex financial and credit information with a high degree of accuracy.
- Ability to communicate clearly, both verbally and in writing.
- Ability to exercise independent judgment and critical thinking.
- Ability to manage multiple assignments and deadlines simultaneously.
- Ability to work collaboratively with lending, servicing, and credit personnel.
- Ability to deal with sensitive and confidential information.

Preferred Qualifications and Educational Requirements:

- Bachelor's degree in Finance, Accounting, Business Admin, Economics, or a related field.
- Three (3) or more years of commercial credit analysis or underwriting experience.

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- Experience underwriting CRE, owner-occupied real estate, church lending, non-profit lending, and other commercial loans.
- Knowledge of NCUA regulations, commercial loan documentation, and collateral analysis.
- Strong knowledge of commercial financial statement analysis, cash flow analysis, tax return analysis, and commercial credit underwriting principles.
- Proficiency in Microsoft Office applications, particularly Excel.
- Excellent written, verbal, and analytical communication skills.
- Strong organizational skills with the ability to manage multiple priorities and meet established deadlines.

Disclaimer:

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not to be construed as an exhaustive list of responsibilities, duties, and skills required of personnel classification. All personnel may be required to perform duties outside of their normal responsibilities from time to time, as needed.

Pay Scale:

Our pay ranges are built to allow for candidates with various levels of skills and experience to be considered, as well as to allow room for growth and tenure achieved in this role over time. Typically, new-hire salary offers fall within the minimum to midpoint of a pay range for many candidates. Any offer extended to a candidate will be based upon their unique set of knowledge, skills, education, and experience, as well as internal equity.

ADA Compliance Statement:

In compliance with the Americans with Disabilities Act (ADA), ACCU stands ready to accommodate any qualified employee with a disability who can perform the essential duties of their position, as long as necessary accommodations for that employee's disability don't cause an undue burden to the credit union.

To apply, please visit: AmericasChristianCU.com/Apply

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