



Commercial & CRE Analyst

Department:	Credit Services
Reports To:	AVP Credit Services
Classification:	Non-Exempt, G10
Pay:	29.22 (Min.) - \$36.53 (Mid.) - \$43.83 (Max)
Type:	Full Time
Location:	Glendora, CA

Purpose:

The Commercial and Commercial Real Estate Analyst role will accurately complete an analysis of the borrower and collateral's financial statements, third-party reports, sources of repayment, economic trends, liquidity and deposit relationship. Completes assigned annual credit reviews and coordinates loan renewal activities, engaging with credit union members and internal staff. Ensures that the collateral, borrower, and support documentation provided is accurate, compliant with Credit Union policies and procedures, and regulatory guidelines while providing exceptional credit union member experience.

Major Duties and Responsibilities:

- Complete accurate and timely credit memorandums. Independently assess creditworthiness and equity, approving or declining commercial and CRE loan applications in accordance with the credit union's policies, procedures, and risk parameters.
- Prepare and accurately detail a credit memorandum supported by a financial analysis of the collateral and borrower financial statements, the resulting ratios, 3rd party reports, repayment sources, liquidity, experience, risks and mitigants, and regional economy, rent and vacancy trends.
- Assist in Managing Existing loan renewals. Assess member-provided documentation for accuracy and compliance. Promotes ongoing relationships with members and their existing credit facilities. Maintain accurate up-to-date loan files and support documentation. Monitor ongoing account performance and recommend appropriate actions, financial products, and services.

- Conducts annual loan reviews of assigned credit facilities for documentation, data accuracy and policy compliance. Ensure adherence to internal lending policies, procedures, and external regulatory requirements.
- Verification of Collateral & Borrower's third party reports, including appraisals, environmental reports, escrow, title, collateral, financial statements, and borrower sources of income and expenses to determine resulting ratios per policy.
- Client Support by assisting members with loan documentation and providing guidance on ACCU policies. Respond to inquiries, concerns, and complaints supported by research and clear communication.
- Regulatory Knowledge: Develop and maintain a strong understanding of regulatory guidelines, ensuring compliance and informed credit decisions.
- Additional Responsibilities: Perform other duties as assigned to support the overall success of the commercial lending and participation program.

Expectations:

- Adhere to the principles and requirements of all applicable laws and regulations relating to your position and your ACCU employment, including but not limited to the Bank Secrecy Act (BSA), the anti-terrorism procedures of the Office of Foreign Asset Control (OFAC), and the Anti-Money Laundering (AML) provisions of the USA Patriot Act.

Essential Functions:

- Ability to perform duties as outlined under "Major Duties and Responsibilities."
- Ability to communicate clearly and to be understood.
- Ability to deal with sensitive and confidential information.
- Ability to sit at a desk for long periods of time.

Qualifications and Educational Requirements:

- High School education or equivalent,
- Knowledge would normally be obtained after 3 years of corporate lending experience or 5 years of real estate experience, and
- Excellent written and verbal communication skills.
- Coursework in Finance, Credit Law, or Appraisal and some consumer lending experience preferred.

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.

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