



**CIF** is seeking a full-time **Credit Analyst** to perform comprehensive credit analysis, underwriting, and reviews; then provide and present their overall assessments and recommendations as to the credit worthiness of both potential and current borrowers, while ensuring the completeness and accuracy of the overall credit risk assessment through the review of both quantitative and qualitative factors. This includes analysis of provided financial statements and reports, identification of key risk factors and potential mitigation, and communication of overall credit assessments and recommendations.

**Start Date:** ASAP

**Hours Per Week:** 40

**Benefits:** Medical, Dental, Life, Disability, 403b match

#### **Duties**

- Perform credit analysis, risk, underwriting, and overall assessment reviews.
- Analyze and evaluate the financial condition of both potential and current borrowers.
- Prepare and present overall credit assessments and recommendations, including detailed financial statement analysis.
- Interact and collaborate with Business Development and Loan Committee members.
- Draft and process approved preliminary and formal commitment to lend agreements, as well as prepare and process various related loan agreements, amendments, and other changes to original terms.

#### **Skills and Education Requirements**

- Committed, personal relationship with Jesus Christ.
- Bachelor's Degree in Finance, Accounting, or related Business specialty concentration and experience.
- Experience or training in a customer service-oriented setting.
- Previous experience within a banking, credit union, or financial services environment preferred.
- Familiarity and experience with reviewing and analyzing organizational financial statements preferred.
- Proficiency in Microsoft Office suite programs, Finastra, Salesforce, Adobe Creative Cloud, and other applications.
- Robust quantitative and qualitative analytical and financial /accounting/math knowledge and skills.
- Strong attention to detail and ability to complete work with accuracy and efficiency.
- Ability to interact with customers and other outside contacts in a friendly, pleasant, and professional manner.
- Ability to take responsibility for assigned duties and work independently and part of a collaborative team under minimal supervision, recognizing when assistance and guidance is needed.

**Candidates must submit a resume and detailed cover letter to [jobs@christianinvestors.org](mailto:jobs@christianinvestors.org) to be considered.**

**You can review more information about CIF at [www.ChristianInvestors.org](http://www.ChristianInvestors.org).**

**901 East 78th Street, Bloomington, MN 55420**