

## **JOB DESCRIPTION**

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<b>TITLE:</b>	Credit Analyst	<b>Job:</b> CIF ###
<b>DEPARTMENT:</b>	Christian Investors Financial (CIF)	<b>Date:</b> September 2020
<b>ACCOUNTABLE TO:</b>	EVP – Chief Administrative Officer	<b>Status:</b> FT Non-Exempt

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### **PRIMARY OBJECTIVE(S) OF POSITION**

Actively evaluates, underwrites and makes recommendations on the credit worthiness of both potential and current borrowers, ensuring accurate analysis of credit risk through the review of both quantitative and qualitative factors.

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### **KEY RESULT AREAS**

1. Analyzes and evaluates the financial condition of both potential and current borrowers; reviewing completed loan applications and supporting documentation, to develop an initial assessment of credit worthiness, including both strengths and weaknesses pertaining to a borrower's current and historical financial condition.
2. Prepares and presents credit write-ups, which includes detailed financial statement analysis, giving and attendance trends, various economic and market factors related to the subject area, project information if a construction credit and in-depth analysis of the secondary sources of repayment such as collateral.
3. Interacts and communicates with both potential and current borrowers as needed as part of the qualification or review process.
4. Processes and prepares various loan agreements, amendments, modifications and other changes to original agreed upon terms. Responsible for post-closing and annual account reviews; including ARM changes and property insurance tracking.
5. Monitors and reviews various credits within the loan portfolio as needed; completing annual financial statement analysis, tracking problem credits and communicating between parties as appropriate.
6. Attends loan committee meetings and presents both prior approved credits and those needing approval, answering questions as they arise.
7. Other responsibilities and duties as needs arise.

### **KEY SKILL REQUIREMENTS**

1. Proficiency in the suite of Microsoft Office products.
  2. Ability to work independently and as part of a team, demonstrating excellent time management skills.
  3. Excellent oral, written and analytical skills.
  4. Strong interpersonal and customer service skills.
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### SUPERVISORY RESPONSIBILITY

- 1) N/A

### EDUCATION AND EXPERIENCE REQUIREMENTS

- 1) Committed, personal relationship with Jesus Christ.
- 2) Bachelor's Degree in Finance, Accounting or related business specialty.
- 3) Familiarity reviewing and analyzing financial statements a plus.
- 4) Previous experience within a financial institution preferred.

### ORGANIZATIONAL RESPONSIBILITY

All employees are expected to be in alignment with and contribute to CIF mission and values as stated below:

#### *Mission*

We are a catalyst for the kingdom of God. We help EFCA and like-minded churches maximize their potential by providing Loans, Investments, Campaigns & Consulting.

#### *Values*

1. WE HAVE A HEART FOR GOD AND PEOPLE.
2. WE ARE OPERATIONALLY AND FINANCIALLY STRONG.
3. WE ARE DISCIPLINED AND FOCUSED.
4. WE ARE EXPERTS IN WHAT WE DO.

The categories below are intended as examples of how we live out the values above in our respective CIF roles.

1. Administration – Measures effectiveness in planning, organizing, using resources wisely and efficiently handling activities and eliminating unnecessary activities. For supervisors: Effective selection and development of subordinates, promoting innovation and team effort.
2. Communication – Measures effectiveness and demonstration of relationship development with internal and external clients; courtesy in listening to others, expressing ideas, accepting and delivering constructive criticism; Appropriate proficiency in both oral and written communication.
3. Creative and Critical Thinking – Measures effectiveness in understanding problems and making decisions that are timely and appropriate to role; sharing ideas for positive change in a well thought-out manner.
4. Initiative – Measures effectiveness in initiating and adapting to change and identifying areas for change; Taking initiative on projects or tasks that benefit the organization and are unassigned; offering assistance when such assistance benefits the organization and others in the organization.
5. Self-Management – Measures employee reliability, such as attendance, timeliness of deadlines, level of supervision required as compared to role assigned; demonstrates desire to learn and grow, ability to be self-starting and independent; neat and professional appearance and attitude.

### PHYSICAL REQUIREMENTS

1. Ability to spend more than 50% of work time seated, using a keyboard and viewing a computer screen.
  2. Ability to travel overnight approximately 5% of the time to achieve position objectives.
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