



## JOB TITLE: Credit Analyst, Assistant Vice President

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**STATUS:** Salaried, Exempt  
**REPORTS TO:** Chief Credit Officer  
**LOCATION:** Minneapolis, MN

### PRIMARY CONTACTS:

Internal: CEO, Chief Credit Officer, Loan Officer, Loan Administration staff  
External: Bank Customers, Attorneys, Appraisers

### SUMMARY:

Responsible for analyzing credit and financial information from current and prospective clients to complete a thorough analysis of the customers' risk profile and credit worthiness. Underwrite loans for Bank Lenders while ensuring compliance with loan policy and appropriate regulations. Evaluates policy and procedures and makes recommendations for changes to keep the credit process operating efficiently and effectively.

### ACCOUNTABILITIES:

- Examine and evaluate documents such as application forms, appraisals, financial reports and other data to determine the degree of loan risk during the underwriting process. Assist Lenders in resolving questions and issues.
- Prepare credit presentations on new and renewing loans, including exposure summary, financial and cash flow analysis, collateral analysis, covenant and risk rating review.
- Complete annual reviews on all required relationships including a complete analysis of annual financial statements, collateral evaluation and payment history, risk rating review and any adverse industry or economic changes.
- Work directly with Lenders to prioritize and prepare Loan Committee credit presentations on new and existing relationships that require Committee approval.
- Attend sales calls with Lenders as requested and act as a secondary contact for clients during the underwriting process. Work directly with borrower when necessary to obtain additional information. May assist clients with requests including line advances, payment resolution, or additional product needs.
- Work closely with the Chief Credit Officer and Credit Analysts to ensure continued best practices are utilized.
- Collaborate with Credit Administration department to clear any pre-closing exceptions.
- Assist Lenders and Credit Department Manager with special projects and provides backup to department staff.
- Order and analyze lien searches, D&B reports, and credit bureaus.
- Perform additional responsibilities as needed.



**EXPECTATIONS:**

- Ability to thrive and effectively collaborate in an entrepreneurial team environment.
- Strong analytical skills needed to integrate and interpret data from diverse sources and find optimal solutions to strategic or process-related problems.
- Strong business acumen and an understanding of how the industry operates, partnered with attention to the credit element of the business.
- Ability to interact in a positive manner with all individuals, both within the company and with external contacts in the public/community.
- Outstanding verbal and written communication skills, including strong public speaking skills.
- Multi-tasking and prioritizing skills needed to manage projects and meet tight deadlines.
- Working knowledge of computer systems, including Microsoft Office.
- Diligent and firm with high ethical standards.

**QUALIFICATIONS:**

- Bachelor's degree in Accounting, Finance, or a related field.
- Minimum of two years of experience within the banking/financial institutions industry in the lending area.

**TO APPLY:**

Please send resumes to [service@riverlandbank.com](mailto:service@riverlandbank.com)

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