Mackinac Credit + Compliance

Position Title:	Commercial Credit Analyst — Remote Work
Working Title:	Commercial Credit Analyst
Department:	Credit Administration Services
Reports to:	President / COO
Employment Status:	Full-Time
FLSA Status:	Exempt

Position Summary

Responsible for evaluating the financial health of a loan relationship through analysis of financial statements and other key supporting documents. Support client banks by determining the financial risks associated with a potential borrower, by analyzing commercial credit data to estimate the degree of risk involved in extending credit or lending money to firms or individuals, and by providing industry analysis and best practices.

Essential Duties

- Complete a thorough analysis of new credit requests, credit change requests, loan renewals and annual relationship reviews for client banks.
- Underwrite loans as per SBA Lending SOP guidelines and best practices.
- Review risk rating appropriateness based on the Clients or MCC risk rating system.
- Prepare spreadsheets, reports and summary information on specific client lending relationships or macro areas of credit risk for a Bank Client.
- Report any findings that may have an adverse effect on loan collateral or a borrower's ability to repay the loan.
- Review loan files as needed to ensure quality, consistency and compliance with industry standard lending guidelines or specific bank policies for other engagements such as loan reviews, due diligence, etc., that MCC may partake in.
- Assist in preparation for loan reviews and exams for clients.
- Perform loan reviews, etc., off or onsite with Bank Clients, pending loan review protocols.
- Complete appraisal reviews.
- Accounts Receivable and/or Inventory Audit Reviews and consultation with Clients.
- Assist in construction loan draws and oversight.
- Other duties and responsibilities as assigned.

Minimum Qualifications

- 2–4 years of previous Commercial Credit Analyst or commercial lending experience.
- Bachelor's degree in Accounting, Finance or Economics.
- Formal commercial credit training is a plus.

Key Competencies

- Job knowledge needs to have a strong understanding of loan risk factors.
- Demonstrated knowledge of credit and financial analysis techniques.
- Demonstrated ability to independently gather, consolidate, analyze and summarize data to provide well-considered recommendations for all levels of commercial credit relationships.
- Excellent project multitasking ability while maintaining high levels of organization and time management.
- Strong proficiency with computers and related software packages such as Word and Excel, and other business software, email, etc.
- Ability to effectively manage complex project and Vendor / Client relationships to ensure accurate and timely delivery of materials.
- Excellent written and overall communication skills to interface with Client Banks as needed.
- Keep up to date on bank regulations.
- Ability to maintain the strict confidentiality of credit and customer information for client banks.
- Must be flexible, self-motivated and able to work independently.
- Ability to hit set deadlines.

Work Environment

This job operates in a remote work environment. This role routinely uses standard office equipment such as computers, phones and other core systems.

MCC offers a full array of full-time benefits from health, vision, dental and life insurance, as well as 401K and a company shared cost structure. Salary and bonus compensation will be commensurate with experience and education. Please see our website maccreditcomp.com for further information on our company mission, vision and growth plans.