



Job Posting Senior Commercial Credit Analyst

One Community Bank is seeking a **Senior Commercial Credit Analyst** to join our team in **Oregon, WI**. Interested candidates should submit their resume or application to Talent at careers@onecommunity.bank.

A modern, progressive and forward-leaning bank focused on serving our clients, supporting our colleagues and investing in our communities. The one bank that's different from other banks. We began as a single location serving the Oregon, Wisconsin, community back in 1976. Since then, **One Community Bank** has grown to serve 10 locations in Oregon, Adams, Grand Marsh, McFarland, Middleton, Oxford, Stoughton, Sun Prairie, and Waunakee. Come grow with One Community Bank! **We have been voted Best Place to Work four years in a row!**

Summary:

Analyze current and historical financial statements and credit data of individuals or firms to determine the degree of risk involved in extending credit or lending money. Prepare reports with this credit information for use in decision-making. The person in this position will typically be working on the organization's most complex credits and will also be expected to support their less experienced colleagues.

Essential Duties and Responsibilities of Senior Commercial Credit Analyst include the following:

- Analyze and spread financial information such as tax returns, income statements, balance sheets, rent rolls, leases, appraisals, personal financial statements and credit reports to determine the degree of risk involved in extending credit or lending money.
- Perform global cash flow analysis
- Analyze collateral positions
- Confer with lender and other business representatives to obtain financial information.
- Generate financial ratios, using computer programs, to evaluate customers' financial status.
- Compare liquidity, profitability, and credit history of businesses being evaluated with those of similar businesses in the same industries and geographic locations.
- Analyze financial data such as income growth, quality of management, and market share to determine expected profitability of loans.
- Complete loan presentations and credit memos for the organizations most complex credits
- Complete annual loan and relationship reviews

- Be available to answer questions from less experienced colleagues
- Be aware of department policies and procedures, adhere to them, and help to make sure the Commercial Credit Analysts are adhering to them as well.
- Provide feedback on the general direction of the Credit department when appropriate
- The duties and responsibilities described are not a comprehensive list. Additional tasks may be assigned as necessitated by business demands.

Desired Qualifications / Skills / Abilities of Senior Commercial Credit Analyst:

- Bachelor's Degree in Finance or Accounting
- At least 4-5 years credit analyst experience in a banking environment
- Ability to communicate with and give direction to less experienced colleagues
- Knowledge of accounting rules, regulations, policies and procedures in the financial services industry
- Advanced problem-solving skills
- Advanced Microsoft Office skills

Benefits Include:

- 401(k), 401(k) matching
- Health Insurance (Choose from 5 plans)
- Dental insurance
- Flexible spending account
- Life insurance and Universal Life Insurance
- Long-term and Short-term Disability Insurance
- Paid time off
- Vision insurance
- Pet Insurance
- Wellness Program

Why join One Community Bank? Our actions demonstrate our tenets: Invest in Relationships, Trust the Team, See the Upside, Encourage New Ideas and Think Big! We serve clients, support colleagues and invest in our communities because we aspire to be the Best Billion Dollar Bank in the World!

One Community Bank is an equal opportunity employer.