

**CREDIT ANALYST**

<b>Department:</b>	Central Services
<b>Location:</b>	Collierville, TN
<b>FLSA Classification:</b>	Non-Exempt
<b>Revision Date:</b>	April 2026

The Credit Analyst position is responsible for providing credit analysis and support for lending activities of the Bank. This position analyzes credit information to determine risk involved in lending money to commercial and consumer lending customers, within the parameters of the Bank's loan policy. Ensures all transactions are compliant with all applicable laws and regulations and Bank policies, procedures and best practices. This position reports to the Senior Credit Analyst.

**Essential Functions**

- Conducts credit analyses, including gathering, analyzing, and interpreting credit information for new and existing customers.
- Prepare detailed financial analyses with provided customer financial information and Bank underwriting standards and requirements, assessing risk in extending credit.
- Evaluate financial information and communicate results to respective Loan Officer.
- Underwrite credit memos and annual reviews; assist in preparing credit packages.
- Provide credit structure and pricing recommendations based on analyses.
- Build and maintain positive working relationships with internal business partners.
- Ensure all work is performed with accuracy and efficiency, and within the timeframe necessary.
- Complete other projects/reports assigned by Senior Credit Analyst or Chief Credit Officer.
- Stay up to date on all regulations, policies, and procedures applicable to Credit Administration duties and responsibilities. Complete all assigned training and development modules and seek out additional relevant professional development opportunities.
- Demonstrate a commitment to Fair Lending practices. Remain knowledgeable of all laws and regulations governing the lending activities of financial institutions. Ensure compliance with all applicable Bank policies and procedures, as well as all State and Federal regulations.
- Demonstrate and communicate the Bank's commitment to a culture of professionalism, compliance, high ethical standards, integrity, and respect.

**Competencies**

- Exceptional attention to detail, with accuracy and efficiency in handling multiple assigned duties.
- Strong analytic and problem-solving skills.

- Comprehensive understanding of financial data metrics including balance sheets, income and cash flow statements, and ratio analyses.
- Excellent communication skills
  - Professional and articulate verbal communication skills, both in person and via telephone.
  - Exceptional writing skills, demonstrating clarity and accuracy in vocabulary, grammar, spelling, and punctuation in all written correspondence and documentation.
- Ability to maintain strict confidentiality and handle sensitive financial information.
- Ability to effectively and efficiently learn Bank software; proficiency with Microsoft Word and Excel.
- Proven time management and organizational skills; able to effectively handle multiple priorities while maintaining a commitment to accuracy and timeliness.

**Required Education and Experience**

- Bachelor's Degree in Accounting, Business, Finance, or Economics preferred.
- Two or more years in commercial credit, or: a technical level of knowledge generally acquired through completing an undergraduate program in business administration, finance, accounting, or a related area.

**Travel**

- Occasional travel to other BankTennessee facilities, or non-Bank facilities for professional development opportunities, community engagement activities and other events.

**Physical Demands**

The physical demands described are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is frequently required to stand or sit; kneel, stoop, or squat; use hands or fingers to handle or feel objects, tools or controls; reach with hands and arms; and talk or hear. The employee is occasionally required to walk. The employee must occasionally lift and /or move up to 25 pounds. Specific vision abilities required by this job include close vision, peripheral vision, depth perception and the ability to focus.

**Work Environment**

This position is located in Collierville, TN and is not a remote work position. The Bank’s professional working environment requires employees to communicate effectively, both verbally and in writing. Employees must demonstrate strong interpersonal skills when working closely with internal business partners and external clients. Employees may be exposed to confidential and propriety information within the working environment, therefore, must uphold confidentiality at all times. Due to the possibility of being exposed to high-risk situations (i.e. robbery), detailed instructions and procedures are required to be followed at all times to safeguard employees and customers.

This job description is a general description of the types of responsibilities that are required of an individual in this job. It is not intended to cover or contain a comprehensive listing of all duties, responsibilities or activities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

*BankTennessee is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, ancestry, national origin, sex, sexual orientation, religion, age, disability, genetic information, veteran status, or any other characteristic protected by State or Federal law.*

Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Manager Signature: \_\_\_\_\_ Date: \_\_\_\_\_