



Cashmere Valley Bank

Senior Credit Analyst - Equipment Finance

Department: Leasing

FLSA Status: Exempt

Grade/Level: \$61,174 - \$104,343 Annually

Job Type: Regular

Work Schedule:

Available to work Monday through Friday from 8:00 am to 6:00 pm, Saturdays on a rotating schedule and overtime as necessary.

Job Status: Full Time

Reports To: Department Manager

Amount of Travel Required: Occasional

Positions Supervised: None

POSITION SUMMARY

Originate and underwrite Equipment Finance loans and leases. Performs a variety of follow-up duties including collecting past due payments and outstanding documents. Develops relationships that facilitate cross selling other bank services and referrals to Financial Services Group. Develops and maintains relationships with vendors, brokers and customers.

ESSENTIAL FUNCTIONS

Reasonable Accommodations Statement

To accomplish this job successfully, an individual must be able to perform, with or without reasonable accommodation, each essential function satisfactorily. Reasonable accommodations may be made to help enable qualified individuals with disabilities to perform the essential functions.

Essential Functions Statement(s)

- Analyze credit data to determine the degree of risk involved in extending credit. Make decisions to approve or deny the extension of credit within set credit authority established by senior management.
- Be adept in originating, structuring, analyzing, negotiating and closing lease-financing deals and all necessary follow-up work.
- Collect past due loans/ leases through phone calls, written correspondence and field calls when necessary.
- Identify opportunities to provide additional products and services a customer may need and refer prospects to insurance agents, financial advisors, lenders or other staff as the situation warrants.
- Has extensive contact with customers, vendors, brokers and the public.
- Ability to learn, retain and follow legal and regulatory requirements.
- Maintain growth and delinquency levels within a range acceptable by manager. Must maintain detailed notes on collection efforts.
- Adhere to all policies, procedures and regulatory compliance requirements for Cashmere Valley Bank.
- Regular, in person attendance is essential.
- Model and uphold the Mission Statement of Cashmere Valley Bank.
- Other duties as assigned. Job descriptions and duties may be modified if deemed necessary by management.

POSITION QUALIFICATIONS

Competency Statement(s)

- Accountability - Ability to accept responsibility and account for his/her actions.
- Accuracy - Ability to perform work accurately and thoroughly.
- Communication, Oral - Ability to communicate effectively with others using the spoken word.
- Communication, Written - Ability to communicate in writing clearly and concisely.
- Confidentiality - Keep all customer financial information strictly confidential.
- Customer Service - Ability to demonstrate continuous quality customer service to internal and external customers.
- Ethical - Ability to demonstrate conduct conforming to a set of values and accepted standards.
- Initiative - Ability to make decisions or take actions to solve a problem or reach a goal.
- Interpersonal - Ability to get along well with a variety of personalities and individuals.

- Multi-task - Ability to prioritize, manage and perform multiple tasks as warranted.
- Professionalism - Practice a high degree of professionalism with a positive attitude.
- Relationship Building - Ability to effectively build relationships with customers and co-workers.
- Reliability - The trait of being dependable and trustworthy.
- Team Player - Contribute to an overall team effort by being an effective team player.
- Time Management - Ability to utilize the available time to organize and complete work within given deadlines.
- Training - Successful completion of all in-house and off-site training as required.

SKILLS & ABILITIES

Experience: Minimum 3 years of direct or indirect credit analysis and underwriting experience.

Computer Skills: Familiar with Word and Excel or ability to learn quickly.

Certifications & Licenses:

Other Requirements:

PHYSICAL DEMANDS

N (Not Applicable) Activity is not applicable to this position.
O (Occasionally) Position requires this activity up to 33% of the time (0 - 2.5+ hrs/day)
F (Frequently) Position requires this activity from 33% - 66% of the time (2.5 - 5.5+ hrs/day)
C (Constantly) Position requires this activity more than 66% of the time (5.5+ hrs/day)

Physical Demands

Stand	O	Lift/Carry	
Walk	O	10 lbs or less	O
Sit	F	11-20 lbs	O
Manually Manipulate	F	21-50 lbs	N
Reach Outward	F	51-100 lbs	N
Reach Above Shoulder	O	Over 100 lbs	N
Climb	O	Push/Pull	
Crawl	O	12 lbs or less	O
Squat or Kneel	O	13-25 lbs	O
Bend	O	26-40 lbs	N
Grasp	F	41-100 lbs	N
Speak	F		

Other Physical Requirements

- Vision (Near, Distance)

WORK ENVIRONMENT

Cashmere Valley Bank's work environment is generally considered low risk in environmental conditions such as extreme noise, heat, cold or atmospheric exposures. The possibility for personal injury is low.

Prepared by: HR Department Date: 5/28/2021

Employee Signature: _____ Date: _____

Supervisor/ Manager
Signature: _____ Date: _____

The company has reviewed this job description to ensure that essential functions and basic duties have been included. It is intended to provide guidelines for job expectations and the employee's ability to perform the position described. It is not intended to be construed as an exhaustive list of all functions, responsibilities, skills and abilities. Additional functions and requirements may be assigned by supervisors as deemed appropriate. This document does not represent a contract of employment, and the company reserves the right to change this job description and/or assign task for the employee to perform, as the company may deem appropriate.

