



Benton State Bank

Credit Analyst

Location	Benton, WI/Flexible
Type of Position	Full Time
Date Posted	December 10, 2024

General Function:

The Credit Analyst is primarily responsible for analyzing creditworthiness of loan applicants and partnering with Loan Officers. In addition, the Credit Analyst will perform the daily duties of underwriting and monitoring credit while performing analytical tasks and identifying risks or issues as needed.

Essential Responsibilities:

- Analyze financial statements, credit reports, and other relevant data to assess the risk of extending credit.
- Evaluate loan applications and recommend approval or decline decisions based on established criteria
- Monitor and review existing loans to ensure compliance with credit terms and detect early signs of potential default.
- Prepare detailed credit memoranda and present findings to senior management or loan committees.
- Collaborate with relationship managers, loan officers, and other departments to gather required documentation and information.
- Stay up-to-date on industry trends, market conditions, and regulatory changes impacting credit risk.
- Assist in developing and maintaining credit policies, procedures, and risk models.

Key Skills and Qualification:

- Bachelor's degree in finance, accounting, economics, or a related field; advanced degree or professional certifications (e.g., CFA, CPA) are a plus.
- Proven experience in credit analysis, financial analysis, or a similar role, preferably within the banking sector.
- Strong understanding of financial statements, cash flow analysis, and risk assessment.
- Proficiency in financial modeling and using credit analysis tools.
- Excellent communication and presentation skills.
- High attention to detail and strong organizational skills.

- Ability to work under pressure and meet deadlines.

Working Conditions:

- Normal office environment.
- Minimal Travel Required

Why Join Us:

- Competitive compensation and benefits package.
- Opportunities for professional growth and development.
- Supportive and collaborative work environment.
- Be part of a team that values integrity, innovation, and customer success.

How to Apply:

Interested candidates are encouraged to submit their resume and a cover letter detailing their qualifications and experience to kayo@bentonbank.com and nicholeh@bentonbank.com. Applications will be reviewed on a rolling basis.

Benton State Bank is an equal opportunity employer committed to creating a diverse and inclusive workplace.