Fidelity Bank
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JOB DESCRIPTION

JOB TITLE:	Credit Application Specialist	JOB GRADE:		FLSA:	
BRANCH/ DEPT:	Credit Admin-996	REPORTS TO:	Chief Credit Officer	REV. DATE:	06/30/12

SUMMARY:

The Credit Application Specialist will support the field associates in keying financial statement data into loan applications for new and existing bank relationships. Key responsibilities include inputting business and personal financial statement data and insuring lenders have submitted complete loan packages. The position will report to the Chief Credit Officer of the bank and work closely with Senior Credit Officers to minimize risk and help grow revenue for the bank. Qualified applicants will primarily work with business and personal tax returns along with credit bureau reports and personal financial statements.

REQUIREMENTS:

• Associates or Bachelors Degree with credit hours in accounting are preferred

• One or more years prior experience in commercial and consumer lending to include reading balance sheets and income statements, credit reports, personal financial statements

• Strong computer skills and experience Microsoft Office

• Must have excellent written and verbal communication and interpersonal skills

• Must be self-motivated, able to work well with a team

• Must pay close attention to detail

PRINCIPLE ACCOUNTABILITIES:

• Insure loan packages are complete according to bank policy

• Input and analyze financial statements using proprietary bank software (primarily tax returns)

- Prioritize daily workflow to insure timely credit decisions

- Partner with bankers in completing credit memorandums for various sized businesses and requests

- Assist Chief Credit Officer with regulatory compliance

- Other duties as assigned

The above statements are intended to describe the general nature and level of work being performed by people assigned to this job. They are not intended to be an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

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