



**CHESAPEAKE**  
BANK AND TRUST COMPANY

<b>Job Title:</b>	Credit Analyst/Loan Processor	<b>Date Last Updated:</b>	10/23/2018
<b>Department/Group:</b>	Lending	<b>Position Type:</b>	Full Time or Part Time
<b>Location:</b>	Main Office	<b>Reports To:</b>	Senior Lending Officer

**Job Description**

**ROLE AND RESPONSIBILITIES**

**PRIMARY: Credit Analyst**

1. Analyzes personal financial statements, tax returns and credit reports of individuals, prepares Global Cash Flow analysis.
2. Analyzes business financials and tax returns.
3. Drafts loan applications and approval forms; prepares documentation for loan processing.
4. Assists in gathering client financials and other required information.
5. Organizes and updates client credit files.
6. Prepares correspondence and various credit reports.

**SECONDARY: Loan Processor**

1. Preparing loan disclosures and documents
2. Performing pre-closing tasks (Credit Bureau reports, Lien searches, Flood certifications, etc.) and post-closing follow up
3. Coordinates with service providers, including settlement attorneys, realtors, insurance agents and appraisers involved with loan settlement
4. Loan file preparation and maintenance including insurance and real estate tax tracking
5. Handle borrowers inquiries
6. Loan payment and disbursement processing

Both: Performs other duties as assigned by the Senior Lending Officer.

**QUALIFICATIONS AND EDUCATION REQUIREMENTS**

1. Accounting courses and/or experience is required.
2. Bachelor's degree preferred.

**PREFERRED SKILLS**

1. Ability to read, analyze, and interpret general business practices and cash flows.
2. Ability to write reports, business correspondence, and procedures.
3. Ability to effectively present information and respond to questions from groups of managers, customers and professional peers.
4. Must have excellent verbal and written communication skills, complimented by strong interpersonal skills.
5. Must demonstrate good managerial skills, strong organizational skills, and the ability to handle multiple tasks effectively. Must have excellent judgment skills and a thorough working knowledge of all essential functions.
6. Proficient with Microsoft Office.



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**Job Description Acknowledgement**

I have reviewed this job description that describes in detail the functions along with the skills, knowledge, and behavioral traits needed to satisfactorily perform the duties of this position.

I have a thorough understanding of the function, requirements and skills needed for this job and what is expected of the person filling this position.

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**Print Name**

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**Signature**

\_\_\_\_\_

**Date**