

Commercial Credit Analyst II

ESSA Bank & Trust: Helping communities grow since 1916

ESSA Bank & Trust has an immediate opening for a Credit Analyst II in our Bethlehem Regional Office location. The right candidate is required to have Commercial Lending experience of at least two years. A current working knowledge of lending and loan review regulations is a must.

If you are looking to be part of a growing community bank, this is a great opportunity to work with an energetic, experienced, high-achieving Commercial Lending team.

Headquartered in Stroudsburg, Pennsylvania, ESSA Bank & Trust has total assets of \$1.8 billion and has 22 community offices throughout the Greater Pocono, Lehigh Valley, Scranton/Wilkes-Barre and suburban Philadelphia areas.

Check out our website and apply online at essabank.com

Benefits:

We offer a competitive pay structure and comprehensive benefits package that includes:

- Medical
- Dental
- Vision
- 401k with Company Match
- Life Insurance
- ESOP

Basic Qualifications:

Education/Training: B.S. or B.A. degree in accounting / finance or a related field of study preferred; specialized financial analysis training.

Skill(s): Proficient reading, writing, grammar, mathematics skills and computer skills including excel spreadsheet development and word processing; moderate interpersonal relations and communicative skills; a thorough knowledge of current lending and loan review regulations and banking regulations, procedures, and operations; proficient ability to analyze and interpret financial statements; visual and auditory skills.

Experience: A minimum of two (2) years' experience as a Credit Analyst normally required.

General Responsibilities:

The Credit Analyst is responsible for performing a variety of duties to assist in the support and management of the commercial loan department's loan portfolio, to help achieve the goals as established in the assigned department's annual operating plan; coordinating work within the department, as well as with other departments; complying with operating policies and procedures established for the credit analysis function; communicate with appropriate personnel; respond to inquiries or requests for information; maintaining appropriate records and provide assigned reports. Provide guidance and on-the-job training to Credit Analyst I(s).

Essential Duties:

1. Performs a variety of administrative duties to support the commercial lending function of which the following are illustrative:
 - a) Request financial information on existing Borrowers which includes but is not limited to their accountant prepared financials, both business and personal tax returns and personal financial statements.
 - b) Receives data on prospective and active borrowing accounts, i.e., financial statements, agency reports, and interview and investigation sheets. Analyzes data and evaluates the short- and long-run prospects of the individual or company.
 - c) Prepare financial statement spreadsheets to facilitate the analysis of the corporate financial statements and tax returns and personal financial statements and tax returns. Review related financial information e.g. credit reports, leases, appraisals and property reports for new loan requests, loan renewals, loan extensions and annual credit reviews. Evaluate business industry and manage issues, analyze trends and assess overall credit risk. Identify their strengths and weaknesses.
 - d) Participates in structuring and executing transactions and may assist in the preparation of the supporting documentation.
 - e) Accompany Commercial Lenders on business calls with Prospects or Borrowers at both the Bank and Borrower's place of business.
 - f) Evaluates business, industry and management issues, as well as the financial performance of clients and prospects. Perform necessary research on Prospect or Borrower using tools available e.g. internet, RMA data.
 - g) Assist the Commercial Relationship Managers in the preparation of the Loan Offering Approval document to be presented to the Commercial Lender, the Management Loan Committee and/or Board of Directors for approval. Responsible for delineating the strengths and weaknesses of the proposed transaction with the appropriate mitigating factors; and, is responsible for making recommendations on the loan packages to the appropriate approval signatories along with an appropriate Risk Rating. Ensures that all credit analysis activities are conducted in accordance with prescribed lending policy.
 - h) Review documentation and work with bank management and legal counsel to ensure that loan documents are closed in accordance with the loan offering approval and that the Bank's financial interests are perfected.
 - i) Provides ongoing credit administration of commercial loan portfolio. Maintains electronic and physical credit file information in accordance with the Bank's practices and procedures, as required by the commercial loan policy manual and as specified within the loan offering (i.e. monitors loan covenant compliance, financial statement receipt and review, calculate appropriate financial ratios and annual review of loan portfolio).
 - j) Participates in the management of the commercial loan portfolio. Assists in developing a relationship strategy for each client. May be a key contact for smaller relationships; however, typically a secondary contact. May act as the liaison between existing Borrowers and Commercial Lenders.
 - k) Maintains a thorough knowledge of the features and benefits of all the Bank's commercial products and services in order to ascertain customer needs and to sell in conjunction with these needs. Serves as a secondary contact to clients and should recommend appropriate products and services to the client.
 - l) Participate in department's or division's sales meetings and administrative meetings.
2. The Analyst coordinates specific work tasks with other personnel within the department as well as with other departments within the Bank in order to ensure the smooth and efficient flow of information.
3. Abides by the current laws and organizational policies and procedures designed and implemented to promote an environment which is free of sexual harassment and other forms of illegal discriminatory behavior in the workplace.
4. Cooperates with, participates in, and supports the adherence to all internal policies, procedures, and practices in support of risk management and overall safety and soundness and the Bank's compliance with all regulatory requirements, e.g. Community Reinvestment Act (CRA), Equal Credit Opportunity Act, etc. Completes in a timely manner all training assignments required by the Bank.

5. Complies with established operating policies and procedures in order to maintain adequate controls and to support the Bank's adherence to outside regulatory requirements.
6. Achieves goals assigned to the Credit Analyst II.
7. Provides leadership, on-the-job training, and technical guidance to Credit Analyst I(s).
8. Reports pertinent information to their immediate supervisor as requested, or according to an established schedule; compiles information as necessary or as directed and provides data to appropriate bank personnel.
9. Responds to inquiries relating to his/her particular areas, or to requests from customers, other bank personnel, etc., within given time frames and within established policy.
10. May have interactions with management, clients and vendors.
11. Assists their immediate supervisor with various administrative tasks to support department operations, as directed; may also be assigned special projects.

Equal Opportunity Employer—minorities/females/veterans/individuals with disabilities/sexual orientation/gender identity

ESSA Bancorp, Inc. is the holding company for its wholly owned subsidiary, ESSA Bank & Trust, which was formed in 1916. Headquartered in Stroudsburg, Pennsylvania, the company has total assets of \$1.8 billion and has 22 community offices throughout the Greater Pocono, Lehigh Valley, Scranton/Wilkes-Barre and suburban Philadelphia areas. ESSA offers a full range of commercial and retail financial services as well as insurance, investment, and trust solutions. ESSA Bancorp Inc. stock trades on the NASDAQ Global Market (SM) under the symbol "ESSA."