

## Job Description – Junior Credit Analyst

**Division:** Commercial Credit  
**Reporting to:** Director, Commercial Portfolio Management & Special Loans  
**Career Level:** Staff

### Job Overview

The Junior Credit Analyst is responsible for supporting the Commercial Credit department in a variety of areas. As a key member of team, they support the Commercial Credit risk and portfolio management functions of the Credit Union.

### Role

*In the role, you will...*

- Efficiently support the Director of Commercial Portfolio Management & Special Loans in the management and administration of commercial loans, including ensuring the effective control of loan security
- Support the adjudication and review of Commercial loans by completing financial analysis, analyzing appraisals and rent rolls, and other necessary loan documentation
- Diligently review credit submissions to identify any new or changing risks and/or trends, and provide recommendations on how to mitigate such risks
- Work with your manager to support the team's goals and meet risk management standards for the Commercial portfolio, including high risk files
- Support the team as needed in completing special projects aimed at monitoring the credit risk of the portfolio
- Support data collection, aggregation, reporting and analysis of credit risk data for the team
- Build and utilize working relationships with internal business partners across the organization and external contacts if required
- Collaborate with team members and partners to add to the collective innovative thinking that can drive process improvements and new business ideas for FirstOntario
- Communicate in a fashion that is respectful and well understood
- Consider health & safety as a primary concern to ensure the safety of self and others
- Perform other duties we may need you to do

### Required Skills

*Within your skills and qualifications, you will...*

- Currently enrolled in post-secondary education with a major in Business, Finance, Economics or related field.
- Be a quick study to become knowledgeable in the identification of risk and early warning trends on Commercial Loans
- Be a quick study in order to become knowledgeable about small business and commercial banking products and services
- Be innately detail-oriented, analytical, and ensuring the accuracy of numerical data
- Be well-versed in the world of customer service
- Welcome problems where you can utilize your solution focused thinking
- Be quick to respond to requests for service from all of your peers and co-workers
- Demonstrate a high level of integrity, confidentiality and be trustworthy
- Demonstrate superior communication, interpersonal presentation skills

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- Be aware of and mitigate enterprise risk factors and ensure compliance with applicable regulations, legislation and FirstOntario policies and procedures
- Proficient in using a computer particularly MS Office and have advanced skills in Excel

*Accommodations for persons with disabilities are available upon request during the application process.*