

Senior Credit Analyst – Community Banking Quincy, MA

Envision Bank believes in people helping people – it was our belief when we first opened our doors in 1851 as Randolph Savings Bank, and it holds true today. For over 150 years, we have been providing individuals, families, homeowners, and businesses in our community a wide variety of products that are convenient and hassle-free.

We're customer experience driven. We care, and we need people who care as much as we do. We are part of the communities in which we live. Relationships matter. We strive to make things simple and get things done. If this sounds like you, please read on . . .

Position Summary:

The Senior Credit Analyst performs financial analysis of existing and prospective loans, particularly on larger and more complex transactions. Spreads and analyzes a variety of financial statements (e.g., accountant prepared financials, corporate tax returns, company financials/projections, personal financial statements). Performs analysis on financial performance and key ratios, including historical trends and industry peer comparisons. Research economic trends, industry trends, regulatory requirements, business & trade publications to assess impact on credit risk on current/potential customers.

- Assists the Credit Analysts with reviewing new business opportunities, ensuring acquisition of necessary documentation, coach and mentor the analysis process and timely turnaround to meet new business and market demands.
- Assists with performing annual reviews on the Bank's commercial portfolio, examining financial statements, collateral, strength of guarantors, etc. Assesses the current financial condition of the business and recommends risk rating changes, as needed.
- Oversees the collection of annual financial statements and covenant testing, including generating correspondence to customers requesting outstanding items. Update Abrigo and ensure financial statement spreads are prepared on an ongoing basis.
- Completes pre-closing due diligence, including reviewing real estate appraisals and environmental reports.
- May represent the credit department at bank loan committee meetings answering questions regarding credit analysis.
- Maintains current knowledge of loan products, lending regulations and commercial credit standards. Demonstrates continual learning by attending industry seminars, webinars and other training programs.

- Performs responsibilities in accordance with all applicable federal and state regulations, including but not limited to the Bank Secrecy Act, Fair Lending laws (Equal Credit Opportunity Act, Fair Credit Reporting Act, Fair Housing Act, Home Mortgage Disclosure Act, Community Reinvestment Act) OFAC, Regulation O and the Flood Disaster Protection Act.

Position Requirements:

- Bachelors' degree or equivalent, AND
- Three to five (3 - 5) years Commercial Credit Underwriting experience
- Proficiency/expertise in commercial underwriting, credit/loan policies and regulatory guidelines.
- Prior formal credit training strongly preferred.
- Must have strong communication skills and ability to handle multiple tasks/deadlines. MS Office expertise: Intermediate Word and Advanced Excel skills are a must.

Other Responsibilities:

The above is a description of the ordinary duties of the position. It should be expected that from time to time other duties [both related and unrelated to the above] may be assigned and are therefore required.

Physical Demands/Conditions:

General office environment, with perhaps some local travel. Some lifting (up to 50 lbs) and bending required. Ability to hear and communicate with others.

Equipment Used:

General office equipment, including but not limited to, computer, fax machine, calculator, multi-line phone, copier, and data projector.

Interested? Please click [HERE](#) to apply .

Envision Bank offers a comprehensive benefit package including 401(k) Safe Harbor and Matching contributions and Employee Stock Ownership Plan (ESOP) participation, in addition to medical, dental, vision, flex savings plans, STD, LTD, life insurance, paid volunteer time, tuition reimbursement, holidays, personal days, vacation time.

At Envision Bank **PRIDE** is the foundation of who we are and what we strive to be. If you possess a **P**assion to win, are **R**elationship-driven, thrive in an environment of **I**nnovation and continuous learning, believe in **D**oing the right thing, and are interested in Engaging with a collaborative team, then we want to get to know YOU better!

Envision Bank takes pride in being an Equal Employment Opportunity employer and seeks to create and maintain a vibrant diverse workforce. Equal Opportunity Employer –

minorities/females/veterans /individuals with disabilities/sexual orientation/gender identity are strongly encouraged to apply.