

Credit Risk Analyst

Wray State Bank

Location: Wray, Colorado

Salary: \$25-\$35 per hour

To apply, please send resume to ahardwick@wraystatebank.com.

Wray State Bank is seeking a Credit Risk Analyst to help facilitate Ag, Commercial and some consumer loan transactions.

Mission Statement:

Wray State Bank and its branches are community banks dedicated to providing exceptional financial products and services to its local communities and customers while meeting the goals of its stockholders and creating a rewarding work place for its employees.

Responsibilities:

- Support Lender in file preparation and documentation
- Work closely with lenders in providing feedback on credit quality
- Seek new relationships with potential customers
- Develop and analyze all types of credit information
- Ensure all files are maintained in a secure environment to protect borrowers' data
- Participate in training as scheduled
- Prepare credit analysis on assigned relationships
- Effective communication with customers to collect appropriate documentation and other file needs
- Facilitate loan closings and assure proper documentation is received and maintained in file
- Inspect and evaluate collateral
- Engage in positive work environment working effectively in group settings
- Work with Service Providers to obtain title work, appraisals, and inspections
- Provide branch support when necessary
- Manage all other responsibilities as designated by management

Qualifications:

- Bachelor's degree in business administration, finance, accounting, or Ag related field **OR** 3+ years prior experience in an equivalent field **OR** experience sufficient to perform the responsibilities as outlined above
- Knowledge of financial statements and accounting practices
- Excellent customer service and collection skills to handle situations which require assertiveness and discretion
- Ability to collaborate with team members
- Ability to listen and recognize customer problems and determine a resolution
- Excellent oral, written, organizational, and interpersonal communication skills
- Knowledge of appropriate banking laws and regulations

Work Hours:

Work schedule is Monday - Thursday 8:00 am – 5:00 pm and 8:00 am - 5:30 pm on Fridays.
Participation in Saturday rotation of 8:00am - 12:00pm as support staff member

Competitive compensation package and benefits including:

- 401k/ESOP match
- Health Insurance
- Life Insurance
- Paid Holidays
- Paid Time off (PTO)

*****MUST HAVE SATISFACTORY BACKGROUND CHECK INCLUDING CREDIT HISTORY*****