

## Commercial Credit Analyst (South Shore)

### About Us:

MountainOne is a mutual holding company headquartered in North Adams, Massachusetts. Banking, Insurance, and Investment products are offered at full service offices in the Berkshires (Pittsfield, North Adams, Williamstown) and on Boston's South Shore (Quincy, Rockland, Scituate). MountainOne is dedicated to the local communities we serve, with a mission of delivering solutions of real value that help individuals, businesses, and community institutions manage their financial lives with clarity and confidence.

- **MountainOne Bank**, founded in 1848, provides a complete array of personal and business banking and electronic services.
- **MountainOne Insurance** provides personal and business insurance, bonding services and group benefits solutions.
- **MountainOne Investments** provides individual investment services and group financial benefit plans (financial professionals offering securities and advisory services through Commonwealth Financial Network<sup>®</sup>, Member FINRA/SIPC, a Registered Investment Advisor)

### Position Description:

MountainOne Bank has a wonderful opportunity to join our well-established Credit Administration team in supporting MountainOne's Commercial Lending operations headquartered in Rockland, MA. Although related experience in banking or credit administration is welcome and valued, it is not required. Applicants with both an interest and talent for financial data management and strong analytical and critical thinking skills would likely be very successful in this important role. New college graduates with an interest and background in financial and data analysis are strongly encouraged to apply!

Under the general supervision of the SVP of Credit Administration, performs credit analysis for new loan requests and oversees and administers existing portfolios; including, but not limited to, preparation of annual reviews and loan modifications, as well as, tracking financial information. Maintain compliance with all related Bank policies, standardized procedures and regulations. Below is a description of the ordinary duties of the position. Employee access to a customer's non-public personal information shall be limited to the extent necessary in order to accomplish the duties outlined below or as may be assigned.

### Key Accountabilities and Responsibilities:

- **Analyze financial statements, management of profiles, business/ product cycles,** historical operating performance and cash flow;
- Gather and analyze credit information for the purpose of assessing credit risk;
- Effectively and accurately complete credit underwriting for Small to Mid-Size Commercial Loan requests including but not limited to Commercial Mortgages, Commercial and Industrial as well as Working Capital Revolving Credit Loans;
- Prepare and review in-depth written analysis for commercial lending relationships of various sizes and levels of complexity, ensuring that the completed product is in compliance with all applicable laws, regulations and guidelines, as well as policies specific to MountainOne Bank;
- Performs analysis and research required for the annual review of all Borrower relationships as well as the annual review/ renewal of all Working Capital Revolving Lines of Credit;
- Track the receipt of all financial items requested and required by the Bank on a quarterly as well as annually basis.
- Maintain the Borrower's credit files, ensuring that all financial items received have been placed in the file and that the files are complete and sufficiently updated;
- Interact with customers, Bank officers and Loan Operations to respond to inquiries, questions, problems and other credit issues on a timely basis;
- Ongoing professional development training to increase overall banking knowledge and depth of knowledge in credit administration and lending;
- Represent the Bank in the community and at business and professional association functions;
- Participates in and completes in a timely manner all training as assigned and required;
- Other duties as assigned.


**Qualifications:**

- Bachelor's Degree preferred. Equivalent experience will be considered;
- Solid working knowledge of data management and reporting;
- Proficient with Word, Excel, PowerPoint and Outlook;
- Excellent verbal and written communication skills;
- Strong interpersonal and organizational skills;
- Ability to communicate effectively and work independently with specific job functions;
- The ability to use general office equipment ;
- Ability to work with the commercial lending staff;
- Deadline and detailed oriented and accurate;
- Ability to deal with and show discretion in confidential matters;
- Ability to sit, drive, bend, answer the phone and perform computer input.

**To Apply:**

Please visit our careers page to apply! <https://mountainone.com/content/careers>

MountainOne is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, gender, national origin, age, disability, or veteran status. (Compliant with VEVRAA and Section 503 rules)

MountainOne Bank is Member FDIC. Member DIF.  Equal Housing Lender.

**Insurance and Investments are not insured by the FDIC and are not deposits or other obligations of, or guaranteed by, any depository institution. Funds are subject to investment risks, including possible loss of principal investment.**

The financial advisors of MountainOne Investments offer securities and advisory services through Commonwealth Financial Network®, member FINRA/SIPC, a Registered Investment Adviser. Fixed insurance products and services offered through CES Insurance Agency or MountainOne Investments. MountainOne Bank is not a registered broker-dealer or Registered Investment Adviser. MountainOne Bank and MountainOne Insurance are not affiliated with Commonwealth. MountainOne Investments' main office is located at 85 Main Street, Suite 100, North Adams, MA 01247. (413) 664-4025