



## JOB DESCRIPTION

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**JOB TITLE:** Credit Analyst and Loan Review Specialist  
**DEPARTMENT:** Credit Administration  
**REPORTS TO:** Chief Credit Officer (CCO)  
**FLSA STATUS:** Exempt  
**ASSIGNMENT CATEGORY:** Full Time, Regular  
**OFFICE LOCATION(S):** Savanna, Stockton, Elizabeth, Lena, Freeport  
**ISSUE DATE:** November 2024

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### PURPOSE AND PERFORMANCE GOALS

Responsible for customer credit review, including loan and lending, credit standard maintenance, and special projects.

Responsible for reviewing a percentage of the institution's consumer and commercial loans for quality, accuracy and regulation compliance.

Successfully completes all duties related to receiving and processing transactions according to bank operation regulations and guidelines.

### ESSENTIAL DUTIES AND RESPONSIBILITIES

Analyzes loan data on new, renewal, and existing loans, including data provided by credit bureaus, other financial institutions and financial institution files.

Manages input of data into Moody's system.

Prepares spread sheets, reports, summaries and opinions for officers on new, renewal and existing loans.

Prepares loan committee credit analysis write up.

Oversees and manages financial information files to assure current reports, statements, accounts receivable and other information on customer accounts.

Performs credit inquiries for the financial institution as requested.

New loan data entry review.

Establishes, reviews and updates new and existing loan files for the financial institution on a regular basis.

Provides technical advice and assistance to loan officers as needed.

Tracking risk grade and credit score on system, as needed.

**Lena:** 102 W. Main St., Lena, IL 61048 · (815) 369-4524  
**Stockton:** 133 W. Front Ave., Stockton, IL 61085 · (815) 947-3366  
**Freeport:** 1525 S. Forest Rd., Freeport, IL 61032 · (815) 801-4524

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Reporting Part 365, ALLL/CECL, Past Due Report, Pipeline, Substandard Watch List, Loan Exceptions, Capitalized Interest.

Assistance in ALLL/CECL analysis and reporting.

Loan portfolio stress testing.

Scanning/Management of financial documents and credit action documents in Synergy.

Pre-purchase analysis of bank bond investments.

Semi-annual municipal bond portfolio review.

Provides an assessment of loan condition and quality, independent of the lending function.

Maintains a good working knowledge of the Bank's lending policies and procedures and identifies deviations from policy.

Works closely with Chief Credit Officer to assist with identifying potential classified assets.

Reports to the Chief Risk Officer any findings which may have an adverse effect on loan collateral or a borrower's ability to repay the loan. These findings could also include missing documentation, or exceptions to the loan policy in regards to required procedures or underwriting.

Periodically reviews and provides oversight analysis for residential and consumer lending policies, procedures and servicing functions within the Bank.

Assists with post-origination classification of loan assets for accounting and regulatory capital adequacy requirements.

Manages Mercury network including ordering appraisals through mercury, working with appraisers, and appraisal review.

In house evaluations.

Tracks pre-closings QC files.

Floor Plan Accounts - Processing payoffs and new floor requests – back up.

Floor Plan Checks – month over month comparison.

Pulls flood determinations.

Pre-Close Loan Review – Secondary Market.

#### **ADDITIONAL DUTIES AND RESPONSIBILITIES**

Assists CCO with other duties as necessary.

#### Customer Service Support:

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On Saturday rotation and as weekday backup when needed, provides a range of customer services, including answering phones and explaining available financial institution products and services.

Receives checks and cash for deposits to accounts, verifies amounts, and examines checks for proper endorsement. Assists in the bank-by-mail function and night deposit envelopes.

Issues money orders and cashier checks. Balances cash drawer throughout their shift and compares totaled amount to computer generated proof sheet.

### **QUALIFICATIONS**

Good oral and written communication skills.

Knowledge and use of Microsoft Office computer applications: Word, Excel, and Powerpoint.

Good interpersonal communication and organizational skills.

Good customer service skills.

Good math skills.

General knowledge of accounting principles.

Good understanding of operations in other bank departments.

Ability to operate standard office equipment.

### **EDUCATION AND/OR EXPERIENCE**

Bachelor's degree in business, finance or accounting ideal.

Good Financial analytical abilities.

Excellent analytical skills, including the ability to define problems, collect data, establish facts and draw valid conclusions.

3-5 years of experience in related field.

Close attention to detail and superior organizational skills.

Successful completion of in-house training program

### **PHYSICAL DEMANDS**

Must be able to remain in a stationary position 50% of the time. The person in this position needs to occasionally move about inside the office to access file cabinets, office machinery, etc. Constantly operates a computer and other office productivity machinery, such as a calculator, copy machine, and computer printer. Occasionally positions self to maintain computers, including under desks.

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**HOURS**

Must be able to work approximately 37-40 hours/week, and should ideally have open availability 7:45 am – 4:00 pm, Monday through Friday, as well as Saturday mornings, 7:45 am – 12:00 pm, on an as needed basis.

**WORK ENVIRONMENT**

This position may require time spent working out of all branch locations. The worker is not substantially exposed to adverse environmental conditions.

**- Associates are held accountable for all duties of job -**

**Acknowledgement:**

I have read and understand all of the above. I have reviewed the duties for which I am responsible, and understand this job description may be modified in writing at any time. This job description excludes marginal functions, incidental duties and special projects which I may be required to perform when assigned. I understand that this document does not create an employment contract and that I am employed by Citizens State Bank, Lena, IL, on an "at-will" basis.

Associate Signature: \_\_\_\_\_ Date \_\_\_\_\_

Human Resource Signature: \_\_\_\_\_ Date \_\_\_\_\_