



**JOB POSTING NOTICE**

**Position:** Credit Analyst

**Location:** Sulphur Springs, TX

**Hours:** Monday – Friday: 8:00 am – 5:00 pm

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**POSITION PURPOSE**

This position is responsible for providing assistance to the lending staff in the development, analysis, and monitoring of loan customers. Such assistance may be in the preparation of loan requests, reviewing existing loan files, inspection of collateral, analysis of financial information, and other lending-related functions as required. This employee offers the customer the highest degree of service and promotes all Alliance Bank's products and services.

**SKILLS, KNOWLEDGE, AND PHYSICAL REQUIREMENTS**

- Ability to read, write and speak the English language, bilingual helpful.
- High School diploma (or equivalency) and knowledge of specialized principals that would be obtained through completion of a minimum of 90 credit hours in a four-year academic program in a related field such as finance, accounting, banking, etc.
- Four (4) years' experience in banking or a job-related field and one (2) year of training and/or education in the field or a combination of education and experience providing equivalent knowledge.
- Ability to respond to customer requests with tact, diplomacy, and a sense of urgency.
- Ability to operate basic office equipment including a PC with job-related software.
- Must be proficient in Microsoft Excel and Word.
- Ability to handle bank and customer transactions with a high level of confidentiality.
- Schedules are prepared based on business needs and are subject to change at any time. This may include the need for evenings, weekends, or holiday coverage.
- Ability to stand, bend, stoop, squat, and kneel.
- Ability to lift 50 lbs.

**ESSENTIAL FUNCTIONS AND BASIC DUTIES**

- Personify Alliance Bank's mission statement of *The best in all we do.*
- Promotes Alliance Bank's culture through all interactions modeling the Alliance Bank way of Customer Experience.
- Have a working knowledge of financial statements and income statements and how they interact.
- Have the ability to analyze financial statements and income statements for a variety of business types.
- Assist and back-up credit analysts in his or her daily job functions.
- Prepare Financial Statement analysis at the request of the credit analyst.
- Assist credit analyst in the preparation of loan presentation sheets for Commercial, Agricultural, and Real Estate notes.
- Must be able to clearly communicate analysis findings in writing for loan presentation.
- Review and analyze remote deposit capture and ACH accounts.
- Complete contractor questionnaires as necessary.

***This is a summary of the requirements and essential functions.  
The full job description is available upon request.***

**Qualified applicants should submit a resume to [HR@Alliancebank.com](mailto:HR@Alliancebank.com).**



**AN EQUAL OPPORTUNITY EMPLOYER**