

Credit Administrator

Summary

Northwest Bank serves the business and professional communities of Idaho, Oregon and Washington. We were founded in 2008 on the idea that experience and exceptional service matter and should be expected, and that banks should be strong partners with their customers in finding creative financial solutions that work.

To achieve that goal, we need great leaders on our team. People who share that vision and our values, who know their customers and work hard for their benefit, and lead the whole team to deliver successful financial solutions.

About this Position:

The Credit Administrator is responsible for providing credit approval support to Relationship Managers and Market Presidents. This position assists the Senior Credit Administrators (SCA), Senior Credit Officer (SCO) and Chief Credit Officer (CCO) in the administration of credits within an assigned market and acts as a liaison between Credit Administration, Market Presidents, Relationship Managers (RM) and Assistant Relationship Managers (ARM). The Credit Administrator also assists the SCO and CCO with the development of credit procedures, policies, and other credit duties; supports RMs in the implementation of problem loan mitigation plans; and provides support and training to RMs and ARMs with an emphasis on consistent underwriting standards and portfolio management across all business lines.

Are you right for this position? Do you have the experience, leadership qualities and know-how required to succeed in this position? Specifically:

- Perform assigned duties in accordance with the Bank's Mission, Vision and Core Values, and provide the Bank's customers and staff with exceptional service in accordance with the Bank's customer service standards.
- Review all credits approved by RMs and Market Presidents within assigned markets and determine if credits meet sound underwriting standards; review and approve or decline credits within your own approval authority as appropriate; ensure credits outside your normal approval authority are reviewed and forwarded to the next level approval authority with a brief analysis and recommendation. This should include:
 - Reviewing credit applications and histories; review and analyze credit reports and financial information; evaluate existing and projected company cash flows, and
 - Understanding the customer's business, management, and integrity through direct interaction with the RMs and ARMs;
 - Providing coaching, guidance and support to RMs/ARMs to ensure the uniformity of the underwriting process and loan coding to credit policy and procedures across all product lines. Ensure that they analyze the feasibility of each loan request and the inherent risk related to each credit; perform collateral analysis; mitigate risk; analyze credit capacity of the borrower and guarantor; analyze market risk; and justify the assigned risk rating based on current policy guidelines.

- Assist in the oversight of the Bank's loan portfolio to maintain quality control and minimize losses; assist the SCA/SCO/CCO in the identification and management of problem assets.
- Monitor changes in market conditions in assigned markets and complete a quarterly market analysis report. Make recommendations to the SCO/CCO for changes in underwriting guidelines, policies, procedures and/or ALLL environmental factors to address these changing conditions.
- Assist the SCA/SCO/CCO to ensure production teams in assigned market are trained in, and adhere to, credit policy and procedures; clearly communicate and work with the production teams to ensure a consistent credit culture for the Bank.
- Assist in the evaluation of systems for use in portfolio risk management, including annual term loans, covenant tracking, review and verification of borrowing base certificates and related reports, analysis of interim financial statements and identification of red flags.
- Assist with management of the problem loan process as assigned and provide support to the RMs in negotiating terms and conditions of work-outs. Manage assigned problem loans by performing an analysis of borrower provided financial information, evaluating collateral values, and negotiating terms and conditions of work-outs. Maintain credit files and prepare problem asset reports on assigned credits.
- Assist the SCO/CCO in the development of underwriting and credit monitoring standards, documents, procedures, forms and tools for new and existing lending products; evaluate proposed changes and provide recommendations to the SCO/CCO. Work with Market Presidents, RMs and ARMs to provide training and guidance in their use to ensure consistency throughout the bank.
- Assist the SCO/CCO with the preparation of monthly and quarterly board loan and other reports as assigned, including FHLB, HMDA, and other reports as assigned. Ensure that all reports required for credit review, audits and regulatory examinations are created in proper format, reviewed for accuracy and provided within designated time-frames.
- Maintain knowledge of, and compliance with applicable banking regulations.
- Be knowledgeable of, and promote all Bank products and services.

Requirements

- At least 5-8 years credit analysis and underwriting experience, including: financial accounting theory and analysis, loan structuring, credit review processes, and commercial lending
- Working knowledge of credit services and other banking services
- Working knowledge of lending policies and procedures
- Working knowledge of business cash flow
- Real estate underwriting experience a plus
- Computer skills including Windows-based software, word processing and spreadsheet applications, internet usage, electronic mail, and bank software
- Effective oral and written communication skills

If this sounds like the right position for you, please send a cover letter and resume to heidi.wiencken@northwest-bank.com.