



Position/Title: Junior Credit Analyst (Fulltime)
Department: Commercial Lending
Salary Grade: 10
Schedule: 40 hours per week (Monday through Friday 8:00a – 5:00p)

Under the direct supervision of the VP of Commercial Credit, performs a variety of credit analysis and loan review activities, including analyzing financial statements and credit information and maintaining individual loan and customer files in conformance with established Bank policies and procedures to ensure legal and regulatory compliance and to ensure customer satisfaction. Requires a working knowledge of Bank products and services to provide optimum service and effectively meet customer needs. Successfully completes initial and ongoing training programs, including on-line courses, to maintain a comprehensive understanding of pertinent topics as the Bank deems necessary.

Primary Responsibilities:

- Performs any functions necessary within scope of authority and expertise to provide the highest possible level of customer service, increase the productivity and profitability of the Bank and protect the Bank from credit risk.
- Under supervision of the VP of Credit, analyzes new commercial loan requests and line of credit renewals. Review financial statements, tax returns, credit reports, appraisals, environmental reports, the Milford Bank account relationship if applicable, economic and industry/market conditions, and other pertinent information. Prepares credit memos, spreadsheet analyses, and other necessary items. Documenting creditworthiness of loan requests. Makes recommendations for approval/denial/counteroffer or other action.
- Monitors and follows-up on-line of credit and letter of credit maturities and related renewals.
- Performs analyses and completes file updates for existing customers to identify risks. Recommends risk rating changes when appropriate.
- Establishes and maintains credit files in the commercial loan underwriting system on all commercial customers. Works with Loan Officers and other team members to gather updated financial information. Uploads documents and input various information on the commercial loan system including tickler and covenant updates.
- Prepares required items in anticipation of independent auditor, State and Federal examinations.
- Maintains an understanding of internal loan policies and procedures and general banking regulations.
- Responds to incoming commercial credit inquiries in compliance with established RMA standards and maintains files on these inquiries.
- Make credit inquiries as required.
- Interfaces with current and prospective customers.
- Performs stress testing analysis of various commercial mortgages and loans.
- Understanding of digital banking.
- Attend commercial loan-related seminars and classes.
- Performs related duties as may be assigned or requested, including periodic review of commercial mortgage appraisals for compliance with standard requirements, and analysis of accounts receivable and payable aging reports and borrowing base certificates.
- Maintains confidentiality of customer financial and personal information.

Other Responsibilities:

The above is a description of the ordinary duties of the position. It should be expected that periodically other duties, both related and unrelated to the above, may be assigned and therefore required.

Position Requirements:

A four-year college degree in business administration or its equivalent with specialized education in accounting, finance, lending, credit and related areas. The ideal candidate should have the ability to work independently, effectively manage multiple items, and be detail oriented with good judgment, analytical and decision-making skills. The ability to review and interpret financial statements and other financial information is required, coupled with good writing skills and the ability to meet time-sensitive deadlines. The ideal candidate will demonstrate well-developed written and verbal communication skills. **REVISED: January 2026**