

## Job Description

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**Title:** Consumer Credit Analyst Portfolio Manager

**Reports to:** Michelle Shaw

**Hours:** Monday – Friday, 8 am. – 5 p.m.

**Classification:** Non-Exempt

**Location:** Omaha Lakeside/Semi-remote

### Summary Description:

The Credit Analyst Portfolio Manager will work directly with Consumer Lending Officers to proactively maintain deposit and loan relationships. This person will assist lending officers to manage their loan pipeline and customer portfolio by communicating with customers and business partners to enhance customer service experience. They will assist in gathering documentation and analyzing the financial information required to extend and renew credit to borrowers.

### MAJOR RESPONSIBILITIES/JOB DUTIES:

- Perform financial analysis for existing and new consumer credit request
- Spread and analyze financial statements
- Prepare Loan Approval Documents related to renewals and new credit request
- Understanding features and benefits of bank loan products and guidelines
- Assist in ensuring we are compliant
- Providing consistent and effective communication with all parties involved on each loan that is originated from applications to closing
- Act as secondary bank contact to respond promptly to customer questions or concerns
- Assist in developing loan application processes, tracking and monitoring within Salesforce
- Assist in developing maturing and monitoring past due reports, loan underwriting templates, and general product guidelines
- Joint meetings with officers and processors to review maturing reports, new credit request and ongoing banking needs
- Assist in monitor past due reports and aid in collecting loan payments

### REQUIREMENTS:

- Preferred 1- 2 years' experience analyzing consumer tax and income statements
- High attention to detail
- Outgoing and self –motivated
- Strong verbal and written communication skills
- Knowledge of bank compliance, regulations, and underwriting guidelines as outlined in loan policy
- Strong organizational and prioritizing skills

### PREFERRED EDUCATION AND EXPERIENCE:

- Experience analyzing small business tax and income statements.
- Knowledge working within the Encompass platform

- Strong organizational and critical thinking skills
- DE and/or SARS certification

**Work environment—**

Primarily work in office but working remotely is available. No adverse environmental conditions expected.

**Physical demands—**

Sedentary work that primarily involves sitting/standing.

Remaining in a stationary position, often standing or sitting for prolonged periods.

Communicating with others to exchange information.

Repeating motions that may include the wrists, hands and/or fingers.

Assessing the accuracy, neatness and thoroughness of the work assigned.

**Affirmative action plan/equal employment opportunity (AAP/EEO) statement—** Arbor Bank maintains a policy of non-discrimination with employees and applicants for employment. No aspect of employment with us will be influenced in any manner by race, color, religion, sex, age, national origin, marital status, disability or any other basis protected by applicable law. We also believe in the principles of the Americans With Disabilities Act (ADA). ADA prohibits employers from unlawfully discriminating against employees or job applicants with disabilities when making employment decisions. We will provide reasonable accommodation to otherwise qualified disabled employees or applicants. If you are unable to submit an application because of incompatible assistive technology or a disability, please contact us at [carolynstraub@arborbanking.com](mailto:carolynstraub@arborbanking.com)