



Commercial Credit Analyst III

Thomaston Savings Bank is a full-service Connecticut community financial institution that has been a part of your community since **1874**. We are dedicated to providing financial services of the highest quality and value to our customers. We have thrived as an independent mutual savings bank in a tumultuous era of mergers, conversions and takeovers by being financially responsible and remaining committed to our mission. Thomaston Savings Bank will continue to be the primary financial resource center within our community, listening to our customers and providing friendly and efficient service.

Thomaston Savings Bank is currently seeking a **Commercial Credit Analyst III** to join our Commercial Credit Department in **Thomaston, CT**. This position is responsible for assisting in the loan decision-making process by providing in-depth, high quality credit analysis for all types of commercial lending requests. The Commercial Credit Analyst conducts a review of all aspects of the credit application and produces a loan request presentation for the loan committee and/or Board of Directors in conformance of the Bank's policies and procedures. The following is a brief description of the position's responsibilities.

1. Spreads and makes interpretive analysis of financial statements and prepares appropriate memoranda for loan decision making utilizing bank data, industry and business analysis, consumer credit checks and other available pertinent data.
2. Analyzes Personal, Business and Corporation financial information including audited financial statements and/or tax returns as well as personal financial statements.
3. Analyzes sources of external financial information, such as reporting services, credit bureaus, and environmental reports.
4. Produces a loan analysis narrative for presentation to the Loan Committee and /or Board of Directors and recommends the loan risk rating.
5. Assists the Commercial Loan Officers on customer calls as needed.
6. Use of critical thinking and strong analytical skills to be used for risk assessment for various types of lending proposals, including complex loan structures.
7. Proficient and independent analysis of loan requests in excess of \$2Million
8. Make recommendation regarding procedure and policy to management with regards to credit administration.
9. Reviews and critiques credit memos prepared by other analysts prior to submission to Management Loan Committee or Board of Directors
10. Performs post-closing analysis of both active and closed loans to access that procedures are being followed.
11. Maintains current knowledge and compliance with all regulatory BSA/AML and OFAC requirements and with all other bank policies, procedures and regulations.

Thomaston Savings Bank is proud to be an Equal Opportunity Employer. All qualified applicants will receive consideration without regard to race, color, religion, gender, national origin, age, disability, veteran status, or any other status protected by law. Any applicant who needs reasonable accommodation in the application or employment process should notify the Human Resources Representative.

To apply, please visit our career center:

<https://www.thomastonsavingsbank.com/about/about-us/careers2>