

Credit Analyst

North Jersey Federal Credit Union has an opening for an Electronic Services Representative in their Totowa, New Jersey headquarters.

SUMMARY: The Credit Analyst is responsible for analyzing credit data and financial statements of individuals and/or businesses to determine the degree of risk involved in extending credit or lending money. The Credit Analyst will prepare reports with this credit information to make recommendations regarding credit and credit worthiness to the Loan Committee to assist in decision making. The Credit Analyst will also assist the credit team in analyzing and processing annual reviews

REQUIREMENTS

Experience

3-5 years of experience in financial statement analysis, cash flow analysis and preparation of credit memorandums.

Education/Certifications/Licenses

College degree in Business, Finance or Accounting preferred. Experience in credit analysis, loan structuring and documentation. Knowledgeable of various cash flow formats.

Skills

A strong knowledge of commercial credit principles and pertinent laws.

Excellent business, financial statement, collateral analysis and research skills.

Knowledge of economic and accounting principles and practices, banking and the analysis and reporting of financial data.

A track record of success in fostering and sustaining profitable business relationships with small to medium sized businesses.

Strong verbal and written communications skills.

Must maintain the highest level of discretion and management of confidential and sensitive information.

Must be a creative thinker and proactive problem solver with a history of working efficiently and effectively, meeting deadlines and following projects through to completion.

Must have the ability to work in a fast-paced environment and manage multiple tasks with minimal supervision.

Must be organized and detail oriented.

We offer a great benefit package including Medical, Dental, Rx, Vision, Life Insurance and Retirement Plan.

Qualified candidates should send resume and cover letter with salary requirements to HR Department North Jersey FCU, 711 Union Blvd Totowa, NJ 07512 or email: hr@njfcu.org.

Other locations:

126 Market St., Suite 101
Paterson, NJ 07505-1409

30 Bergen St., Building 11, Room 1102
Newark, NJ 07107-3000

61-63 Morris Ave.
Garfield, NJ 07026