

Alanna Schorr Cole | Director of Human Resources

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**POSITION:** Senior Credit Analyst

**REPORTS TO:** Credit Manager

**OVERVIEW:** Quick Bridge Funding provides working capital loans to small and mid-sized companies throughout the United States. With an innovative program and approach to reviewing businesses, we provide capital to an under-served market. Under minimal supervision, the Senior Credit Analyst researches, validates and processes important customer application information to support timely and accurate credit decisions. The ideal candidate will work on transactions that are more difficult, requiring judgment and experience in resolving issues and decision making. They will make independent commercial credit decisions and work with Credit Management on larger transactions across a wide variety of business segments. In addition, the candidate will be responsible for providing training and second signer responsibility to Credit Analysts. This position requires someone who is detail-oriented and organized, seeking to continuously improve the company and the credit submission process.

**CORE JOB RESPONSIBILITIES:**

* Using a variety of resources, evaluates and verifies client information including business name and operations, ownership, business structure and personal/business credit history.
* Closely analyzes business banking statements and related cash flows.
* Determines applicant credibility and payback ability using an in depth review of all provided information and verifications, including developing information on their own to support decisions and solutions.
* Responds timely and professionally to inquiries from internal sales, funding, and brokers. Ability to maintain constant internal and external email and verbal communication.
* Ability to conduct credit calls and converse effectively with potential borrowers as well as communicate effectively with Senior Management on all credit decisions and recommendations.
* Coaches, develops and provides second signer authority to Credit Analysts.
* Maintains accurate and accounting follow-up of all open files or decisions.

**QUALIFICATIONS/REQUIREMENTS:**

* Bachelor Degree in Business, Finance or similar discipline preferred.
* Minimum 2-3 years of related experience in a financial services environment (lending experience).
* Strong understanding of Dunn & Bradstreet, Paynet, LexisNexis, Experian, Equifax and other credit research tools.
* Familiarity reviewing bank statements a strong positive.
* Excellent critical thinking and problem solving abilities. Capable of making thoroughly researched and well-reasoned, independent decisions within defined parameters.
* Ability to coach and provide guidance to more junior analysts by providing oversight (2nd signer authority) as well as support their training & development.
* Proficient with Microsoft Office Suite and possess very strong internet search skills.
* Solid time management, organizational and multi-tasking skills. Attention to detail and timely completion of tasks and all follow-up are essential.
* Commitment to exercise prudent practical judgment and responsibly manage unilateral credit authority to $75,000.
* Able to create and maintain professional working relationships with internal sales stall, 3rd party originators and other departments. The ability to build and maintain credibility is essential.
* Strong effective verbal and written communication skills as well as analytical and mathematical skills.