

InRoads Credit Union is seeking a diligent and knowledgeable full time Commercial Credit Analyst to join our team in Scappoose, Oregon. This position comes with a full benefit package including a matching 401k and is eligible for a hybrid/remote work schedule.

At the heart of every InRoads Credit Union position is a relationship built between You and the members we serve. As an InRoads Credit Union employee your role is to deliver an exceptional InRoads experience while elevating the overall financial wellness of the members you serve. You are expected to always represent our Core Values – Collaboration, Empowerment, Empathy, Innovation, and Inclusivity. As an InRoads Credit Union employee, you are expected to exceed the expectations of the Member in all you do to serve them and do so with the utmost level of integrity.

The Commercial Credit Analyst supports the Commercial Services Department, and organization, in the analysis, origination, and servicing of credit relationships maintained in the Commercial Services Department. The analyst will apply accounting principles that require an understanding of both accounting theory and practice as well as monitor, analyze and report risks associated in the market, assets originated, and assets maintained in the Commercial Services Department.

The Commercial Credit Analyst is responsible for independently analyzing credit requests, repayment capacity of new applicants and existing members, monitoring compliance with covenants, terms & conditions, and portfolio management.

This role will require a minimum of two years of experience in lending, underwriting or financial analysis. Candidates should also have two years of experience in performing accounting functions, including experience in activities such as contributing to the preparation of financial reports and conducting analysis of financial data. A Bachelor's degree in Accounting, Finance, Business Administration is preferred.

A successful Commercial Credit Analyst should be equipped with the following:

- Knowledge of commercial, personal, and global cash flow (traditional and UCA).
- Understands and ensures adherence to InRoads lending philosophy as well as credit union and NCUA regulations, laws, standards, policies, and procedures.
- Complies with the requirements of the Bank Secrecy Act, AML, and OFAC as it specifically relates to the job functions and other regulations that pertain to job responsibilities.
- Knowledge of basic market and economic conditions.
- Must be proficient in Microsoft Office software, including the ability to generate moderately complex reports, and demonstrate a strong understanding of Excel.
- Requires strong interpersonal and communications skills to maintain professional and courteous relationships with all co-workers, members and maintain confidentiality of customer financial information.
- Must be reliable in creating highly accurate work results, meeting strict deadlines, and prompt and friendly service delivery.
- Requires working with others in a group or team and the ability to remain flexible despite interruptions and/or routine changes to priorities and/or job duties.
- Displays strong research, problem solving, analytical, critical thinking, influencing, relationship management, and presentation skills.
- Must demonstrate strong ability to perform job functions and solve problems with limited supervision.
- Must be able to maintain composure under pressure, interact routinely with others face-to-face, by telephone, and through other communication methods using active listening skills and excellent teamwork.



Commercial Credit Analyst

InRoads Credit Union is an Oregon-based not-for-profit financial institution. At InRoads, we are that trusted resource for our members and communities. We're here to deliver the financial expertise our members want and need, from affordable loans and financial resources, to money saving advice and planning. When our members succeed, so does the credit union. Our employees are a vital part of that success. Transparency, celebration of individuality, confidence, the ability to work with members to achieve their financial goals and dreams, and strong communication skills are necessary for any successful candidate.

Together we are InRoads Credit Union.

If you feel a connection to our credit union after reading a little about the position and our organization, and you meet minimum qualifications, submit your letter of interest and resume to hr@inroadscu.org. This position will remain posted until filled.

InRoads is an equal employment opportunity employer.