



Example of Credit Associate Job Description

Powered by www.VelvetJobs.com

Our company is looking for a credit associate. Thank you in advance for taking a look at the list of responsibilities and qualifications. We look forward to reviewing your resume.

Responsibilities for credit associate

- Determine customer credit limits based on available information and internal procedures
- Participates in credit training classes with proficiency evaluated through graded case work and testing
- Prepares basic credit packages including credit analysis for extensions, modifications and renewals of existing loan facilities and new loan requests
- Spreads business financial statements using Baker Hill/One Point system
- Conducts cash flow analysis to evaluate loan repayment ability
- Assesses collateral coverage
- Identifies and reports credit policy and underwriting exceptions
- Completes credit underwriting requests within expected timeframes to meet assignment deadlines
- Evaluating credit status and determining best path to take in resolving issues
- Nurturing and monitoring professional relationships with customers

Qualifications for credit associate

- JDE experience a significant plus
- Able to work individually and in a team environment to meet monthly deadlines and goals
- Provides clerical and investigative support to Credit/Periodic Review/Risk Analysts and Managers
- Strong math/quantitative, communication, interpersonal and organizational

- Experience with structured credit products including CLOs, synthetic tranches, total return swaps, or warehouse financing
- 2+ years' experience on a sell side trading floor in a structuring role