



Example of Credit Specialist Job Description

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Our company is growing rapidly and is looking for a credit specialist. Please review the list of responsibilities and qualifications. While this is our ideal list, we will consider candidates that do not necessarily have all of the qualifications, but have sufficient experience and talent.

Responsibilities for credit specialist

- Captures key findings from Payor 835 ERA files
 - Facilitating timely credit reviews for new and existing accounts, reviewing financial statements and recommending appropriate limits, terms, , in compliance with established policies
 - Through effective partnering with Sales and Relationship Management and Corporate & Institutional / Banking teams reactively identify & close new credit business (and retain existing credit business) in conjunction with PRMs
 - Manage risk/reward by effectively pricing credit transactions to generate ROE and revenue of credit and banking portfolio to attain regional business & team goals
 - Complete internal credit correspondence, including ETRs
 - Ensure transaction and collateral security remain within approval guidelines
 - Responsible for ongoing collateral evaluation
 - Conduct collections of corporate and non-corporate accounts via outbound phone calls, aging reports, invoice packets, order review, intranet websites, various customer A/P portals, and email correspondence with AP contacts
 - Respond to incoming calls and mail from aligned accounts and extensive interaction with both internal and external customers
 - Utilize strong written and verbal communication skills to effectively communicate in a professional manner to maintain the business relationship while collecting on past due AR
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- A four-year college degree is desired
- Prepare more complex manual documents, including muni documents, dairy documents
- Able to handle difficult or challenging credit / collection situations with diplomacy, tact and professionalism
- Must be highly customer service focused and a team player
- Minimum of intermediate skill level using Microsoft Excel (advanced formulas, Pivot tables, VLookups)
- Must be very detail oriented and accurate in work product