

# Example of Retail Credit Job Description

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Our company is searching for experienced candidates for the position of retail credit. 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 retail credit

- Participate in various Risk Management initiatives and projects
  - Plan and implement activities that will support the development of team members aiming for a highly motivated and highly performing team
  - Day to day administration support copy invoices, statements etc...
  - Assigns loans from the ATR queue
  - Reviews each submission to ensure the Intent to Proceed and Service Provider List has been received before assigning the file to an ATR Credit Analyst
  - Correspond with Loan Officers and Processors regarding status of loan files in underwriting
  - Customer Service- be prepared to answer calls from the field regarding many different issues on a daily basis
  - Approves or rejects credit submissions within prescribed limits evaluating customer applications, financial statements, and other customer information in making these credit decisions
  - Recommends credit submissions for acceptance or rejection, that are outside prescribed limits, evaluating customer applications, financial statements, and other customer information in making these credit recommendations
  - Responsible for responding to unique customer/dealer problems or situations regarding application of credit policies, procedures, or decisions and recommendations and implements solutions
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- At least 5 years of experience managing a team of direct reports
- At least 6 months of Credit Training from a bank OR at least 6 months of training in in a regulatory office
- Certified Financial Analyst (CFA) OR Certified Professional Accountant (CPA)
- 14+ years of experience in credit risk management OR 14+ years of experience in corporate credit review
- Self-motivation and the enthusiasm for synthesizing highly complex information and concepts into straightforward, concise and insightful research
- Undergraduate or graduate business degree or equivalent relevant experience