

**The Eastern Colorado Bank
CREDIT ANALYST JOB DESCRIPTION**

TITLE:	Credit Analyst	LOCATION:	Colorado Springs, CO
FLSA:	Non-Exempt	REPORTS TO:	AVP, Credit Risk Officer
VACANCY:	1		
SEGMENT:	Loan	WAGE RANGE:	Level I: \$25-28/hr. Level II: \$30-\$35/hr. \$1.00 per hour additional pay if Bilingual in English & Spanish
CATEGORY:	Full Time	TRAVEL REQUIRED	0-5%
SHIFT:	Fully Onsite, Monday- Friday; 8a.m.–5p.m.	DATE:	October 1, 2026

SUMMARY

The Eastern Colorado Bank is seeking a full-time Credit Analyst in Colorado Springs, Colorado. The successful candidate will be proficient in business technology, well organized, detail-oriented, and capable of managing multiple priorities and deadlines. Candidates must possess strong analytical and communication skills and be able to collaborate effectively with Loan Officers, Loan Operations, management, customers, and other Bank personnel. Preferred candidates will have prior commercial credit underwriting, financial analysis, banking, accounting, or related experience.

The Credit Analyst position has two (2) levels, increasing in expertise, complexity, responsibility, and independent credit judgement. The salary range encompasses the starting salary for each of these levels. Previous education and experience may qualify a candidate for consideration at a higher level.

Level 1 – Credit Analyst I
Level 2 – Credit Analyst II

The Credit Analyst I generally performs credit analysis and underwriting duties with guidance and oversight appropriate to the analyst's experience. The Credit Analyst II is expected to exercise a greater degree of independent credit judgment, analyze larger and more complex credit relationships, and serve as a resource to Loan Officers and other analysts.

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ESSENTIAL DUTIES OF THE CREDIT ANALYST POSITION

The Credit Analyst is responsible for gathering, analyzing, and interpreting financial and credit information for existing and prospective borrowers, determining the advisability of granting credit for complex loan relationships, and assisting Loan Officers in preparing credit presentation requests. Credit analysis may include financial statements, tax returns, credit reports, public records, collateral information, industry and market information, economic conditions, historical performance, projections, and other relevant information. Using this data and drawing on expertise, the position is responsible for preparing clear, concise, and well-supported credit presentations and recommendations for consideration by the appropriate lending authority or Loan Committee. The position also performs ongoing monitoring and periodic reviews of existing credit relationships to identify changes in financial condition, emerging weaknesses, policy exceptions, covenant violations, and potential risk-rating migration.

Loan Officer Support

- Works with Loan Officers throughout the underwriting process to identify and obtain financial information and other documentation necessary to evaluate proposed and existing relationships.
- Assists Loan Officers with evaluation of proposed loan structure and loan policy compliance.
- Works collaboratively with Loan Specialists on loan administration, servicing, and loan documentation matters, often serving as a liaison between Loan Specialists and Loan Officers.

Credit Analysis

- Completes the accurate spreading and analysis of various types of personal and business financial information, including balance sheets, income statements, statements of cash flows, tax returns, personal financial statements, and other relevant financial information.
- Performs sensitivity, stress, breakeven, and projection analysis to evaluate the potential impact of changes in operating performance, economic conditions, interest rates, or industry conditions.
- Assist Loan Officers in preparing thorough and well-supported credit presentations for the appropriate lending authority. Provides financial analysis and credit support addressing the borrower's financial condition, repayment ability, collateral support, key risks, and mitigating factors to assist the appropriate lending authority in evaluating credit requests.
- Maintains a working knowledge of the Bank's loan products, credit policies and procedures, portfolio trends and concentrations, and applicable federal and state laws and regulations.
- Reviews real estate valuations in accordance with Bank policy and applicable regulatory requirements.

Loan Monitoring

- Conducts periodic relationship reviews to monitor receipt of required information and assess financial performance, collateral position, covenant compliance, risk-rating accuracy, policy compliance, and material changes involving the borrower, guarantors, industry, or market.
- Performs covenant testing and documents compliance or exceptions. Communicates identified issues to the responsible Loan Officer and collaborates on mitigation or resolution strategies.

Consistently demonstrates proficiency in providing exemplary customer service in person and by telephone. Maintain a friendly, positive, and professional attitude. Resolve difficult situations with tact and diplomacy.

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**ESSENTIAL EXPECTATIONS OF BEING A BANKER AT
THE EASTERN COLORADO BANK**

1. Treats people with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
2. Follows policies and procedures; completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the Bank through outside activities.

SECONDARY DUTIES

The position of Credit Analyst performs duties specific to the position and other functions as assigned.

SUPERVISORY RESPONSIBILITY

The Credit Analyst position is not responsible for the supervision of any employee(s).

EDUCATION, EXPERIENCE AND QUALIFICATIONS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

1. Applicant must have a minimum of a high school diploma or equivalent. Highly qualified candidates have earned a Bachelor of Arts or Science degree in a related field (Finance, Business, or Accounting).
2. Applicant must be willing to load applications (apps) on their personal cell phone for multi-factor authentication and other restricted user access purposes. Applicant agrees to bring their personal cell phone to work daily to perform these limited functions, while abiding by our acceptable use policy on cell phone usage. These applications will have no tracking or monitoring capabilities.
3. Strong aptitude for accuracy and detail.
4. Excellent organizational and time management skills.
5. Exceptional proficiency in MS Office Suite to include Word, Excel and Outlook.
6. Proficiency reading and evaluating financial reports and statements.
7. Exceptional verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, coach others, create and write reports and correspondence, and communicate clearly with customers and employees.
8. Ability to manage complex problems involving multiple facets and variables in non-standardized situations.

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9. Able to work independently as well as function in a team-oriented setting.
10. Current Driver's License and a vehicle with appropriate insurance coverage if required to drive while performing assigned duties and responsibilities.

Management reserves the right to change this position description at any time according to business needs.