



## **NOW HIRING: CREDIT ANALYST**

### **Salary and Benefits**

- **Salary:** \$55,000 – \$65,000 (based on qualifications and experience)
- **Benefits:** Health, dental, and vision insurance; optional Health Savings Account (HSA); life insurance; retirement plan (403(b)); and more.

### **About Frontier Community Resources**

Frontier Community Resources is a private, not-for-profit organization dedicated to fostering economic growth and diversification in South-Central Idaho. As a Certified Development Company (CDC) recognized by the U.S. Small Business Administration (SBA), we administer the SBA 504 loan program and several other federally funded loan programs in partnership with the Economic Development Administration (EDA), USDA-Rural Development (USDA-RD), and the U.S. Department of Treasury (Treasury).

### **Why Join Us?**

You'll be part of a team that helps local entrepreneurs and small business owners start, grow, and expand their businesses by helping them gain access to financial capital resources. The Credit Analysis will assist clients navigate the application, underwriting, and loan closing processes. Come be part of a great team that supports small businesses across southern Idaho!

---

### **Position Overview: Credit Analyst**

We are seeking a detail-oriented and analytical Credit Analyst to join our team. This role is essential in evaluating creditworthiness, supporting loan underwriting, and ensuring compliance with federal lending guidelines. The ideal candidate will also contribute to marketing initiatives and data reporting efforts.

### **Key Responsibilities**

- Conduct comprehensive credit analyses and support loan officers in preparing recommendations for loan committees.
  - Review loan files for accuracy, consistency, and compliance with program guidelines.
  - Order and interpret credit reports to assess borrower creditworthiness.
  - Utilize financial and industry-specific software tools effectively.
  - Assist in determining loan eligibility and identifying financial trends, strengths, and risks.
  - Analyze annual financial statements and assign risk ratings to portfolio loans.
  - Notify loan officers of high-risk loans and assist in monitoring and review.
  - Collaborate with external partners to identify new lending opportunities.
  - Maintain up-to-date knowledge of loan program terms, rates, and regulatory changes.
  - Prepare and update internal and external reports, including federal reporting.
  - Support the implementation of program activities and marketing campaigns.
-



### **Qualifications**

- Bachelor's degree in Accounting, Finance, Economics, or a related field (or equivalent experience).
- 1–3 years of experience as a credit analyst or commercial lending officer preferred.
- Strong verbal and written communication skills.
- Excellent customer service and public relations abilities.
- Proven ability to manage multiple priorities and meet deadlines.
- Proficiency in Microsoft Office and financial software applications.
- Willingness to support various organizational functions as needed.
- Ability to travel throughout Southern Idaho with reliable transportation.

---

### **Physical Requirements**

- Work primarily in a professional office environment using standard equipment.
- Frequently stand and walk, must be able to lift/move up to 30 lbs. regularly and up to 50 lbs. occasionally.
- Must have a valid driver's license and reliable transportation. The company reimburses for travel at the State of Idaho reimbursement rate per mile.

---

### **How to Apply**

Submit your cover letter, resume, and references via email to [abrinkman@csi.edu](mailto:abrinkman@csi.edu).

For inquiries, contact:

- Amy Brinkman, Loan Program Manager & Senior Loan Officer – Ext. 3006
- Jeff McCurdy, President – Ext. 3010

**Deadline:** Applications accepted until the position is filled.

Frontier Community Resources is an Equal Opportunity Employer