

# JOB POSTING

## CREDIT ANALYST 11/27/18 -12/03/18

If you meet the qualifications and are interested in applying, or have questions about this position, please contact Jim Mackowski at (559) 261-8472.

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**SUMMARY:** Provides primary support to the Credit Manager in all aspects of credit administration and day-to-day operation of the division credit department. Must primarily perform office or non-manual work directly related to management policies or general business operations. Also, must exercise independent choice and judgment in matters of consequence 50% or more of the time.

**ESSENTIAL DUTIES AND RESPONSIBILITIES** include the following:

Reviews credit requests submitted by branch personnel and performs preliminary review for adequate support and documentation. Follows up appropriately for supplemental information needed before submitting to Credit Manager for review.

Calls or writes to credit bureaus, financial institutions, competitors, and other credit references to obtain credit experience on new or existing customers.

Establishes credit lines up to \$10,000 and makes other credit decisions, subject to company approval levels and authority assigned by Credit Manager, considering such factors as customers financial condition, credit references, and credit experience with Helena.

Assists Credit Manager in monitoring payment activity and delinquent accounts and initiating appropriate collection measures, subject to the Credit Manager's direction.

Maintains credit files for all customers in conformity with company credit file documentation guidelines, and assists Credit Manager in periodic review and updating of these credit files.

Processes customer payments received at Division office.

Responds to written and telephone inquiries from competitors, credit bureaus, and financial institutions for credit experience on mutual customers.

Other work-related duties as assigned by supervisor/manager.

Reliable and regular attendance is expected.

**QUALIFICATION REQUIREMENTS:** To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**EDUCATION and/or EXPERIENCE:** Bachelor's degree in Finance, Accounting or related field and two years work related experience or seven years non-clerical work related experience.

**OTHER SKILLS and ABILITIES:**

Good PC skills including working knowledge of the Microsoft Office package.

Good written and verbal communication skills.

Good decision-making skills.

Good analytical skills.

**PHYSICAL DEMANDS:** The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to use hands to finger, handle, or feel objects, tools, or controls and talk or hear. The employee frequently is required to stand, walk, and sit. The employee is occasionally required to reach with hands and arms; climb or balance; and stoop, kneel, crouch, or crawl.

The employee must frequently lift and/or move up to 20 pounds.

**WORK ENVIRONMENT:** The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually quiet.