

202 Falls Ave., P.O. Box 5079, Twin Falls, ID 83303-5079 ◊ Phone (208) 732-5727

**Now hiring: CREDIT Analyst**

Region IV Development Association, Inc. (RIVDA) is a private, not-for-profit corporation that was established to encourage the development and diversification of the economy in South-Central Idaho. We assist small businesses owners in the State of Idaho obtain commercial financing. RIVDA is recognized by the U.S. Small Business Administration (SBA) as a Certified Development Company (CDC) and authorized to administer SBA’s 504 loan program. RIVDA administers several other loan programs that are funded in partnership with other Federal agencies including the Economic Development Administration (EDA) and the U.S. Department of Agriculture – Rural Development (USDA-RD).

***Job Summary:***

The Credit Analyst will be responsible analyzing credit and loan underwriting.  This person must be knowledgeable in all aspects of loan eligibility and funding requirements including debt refinance regulations, affiliate determination, environmental review, appraisal review, size and eligibility standards, and program reporting requirements.  The successful candidate will help coordinate loan program activities and company marketing campaigns. The Credit Analyst will also be compiling statistical data for internal and external uses as well as for federal reporting.

***Duties and Responsibilities***

The successful candidate should be able to perform the following duties and fulfill the following responsibilities:

* Complete credit analysis on credit worthy applications and assist loan officers in making recommendations to loan committees.
* Review loan files to ensure quality, consistency and compliance with all lending program guidelines.
* Order customer reports to verify credit worthiness.
* Ability to use industry specific software and other software programs.
* Assist loan officers in determining whether the application potentially qualifies for financing under the loan programs, and in conjunction, identify financial trends, credit strengths, credit weaknesses and viable mitigations to those weaknesses.
* Review annual financial statements and grade the loans within the company’s portfolio according to the current risk rating. Notify loan officers of any newly graded high-risk credits for monitoring purposes and committee review.
* Collaborate with partners to identify new projects.
* Help keep lenders up to date on new, existing, and renewing loans and loan program rates, terms, and conditions.
* Update and maintain internal and external reports.
* Stay informed and updated with the latest changes to the SBA SOP.
* Assist with implementing program activities and marketing campaigns.

***Qualifications***

* Bachelors Degree in Accounting, Finance, Economics or equivalent training and experience.
* 1-3 years prior experience preferred as a credit analyst or lending officer in commercial credit.
* Excellent verbal and written communication skills.
* Excellent public relations and customer service skills.
* Proven ability to manage a demanding workload and following through on commitments.
* Familiarity with Microsoft Office and ability to operate financial software.
* Willingness to take on any other staff functions critical to the success of the organization.
* Ability to travel throughout Southern Idaho and have access to reliable transportation.

***Salary and Benefits***

* ***Salary***: $45,000 to $55,000 (depending on qualifications and experience)
* ***Benefits***: Health Insurance, Dental, Vision, Health Savings Account (depending on health plan selected by successful candidate), Life Insurance, Retirement Plan, etc.

To apply, please provide a cover letter, resume, and references electronically to [jobs@rivda.org](mailto:jobs@rivda.org) by August 16, 2021. Contact Jeff McCurdy at (208) 732-5727 extension 3010, Rob Atkins, Loan Program Manager and Senior Loan Officer extension 3002, or Brandy Lowe at extension 3001 for questions. For more information about our organization, please visit our website at [www.rivda.org](http://www.rivda.org).

Region IV Development Association is an equal opportunity employer.

www.rivda.org