

Unity National Bank
An Equal Opportunity Employer

JOB DESCRIPTION

JOB TITLE: Vice President – Credit Underwriter (Houston, Texas) **FLSA:** Exempt

REPORTS TO: Chief Credit Officer

GENERAL SUMMARY

As Credit Underwriter you will be primarily responsible for underwriting commercial loans and preparing presentations in addition to assessing credit opportunities, and assessing credit requests and producing recommendations based on a variety of factors, which involves: 1) compiling all data necessary for documentation of loan applications; 2) completing financial spread forms taken from financial statements; and 3) ensuring accuracy and completeness of data to assist management's credit decisions. You will be responsible for gathering and analyzing credit information on current and potential borrowers; determining the advisability of granting credit for diversified types of loans; assisting loan officers in writing loan requests; promoting business for the bank by maintaining good customer relations and referring customers to appropriate staff for new services. Because the work is varied in nature with changing priorities, you will be required to have a high degree of initiative, discretion, and judgement. You must be able to work under limited supervision and in compliance with established policies, procedures, and regulations as well as all applicable state and federal banking regulations including the Bank Secrecy Act.

ESSENTIAL FUNCTIONS

Credit Analysis

- Analyzes and resolves questions, complaints, or problems for lending personnel regarding credit analyses.
- Identifies and recommends revisions of internal standards, policies, operating procedures, and new programs in assigned areas to improve efficiency.
- Prepares a credit analysis summary of commercial applicants by analyzing the customer, interpreting the request, identifying the risk factors, performing a risk assessment, and providing a summary and report.
- Determines creditworthiness by analyzing commercial credit vehicles, including financial statements, commercial credit bureau reports, SEC filings, tax returns, letters of credit, cash flow history, current debt, and other budgetary information.
- Prepares financial statements' spreadsheets.
- Responsible for tracking and reporting financial statements and annual loan reviews.
- Reviews appraisals of collateral.
- Ensures all data entry is accurate and complete.
- Makes decisions in accordance with Bank policies and approval by Executive Management.
- Available to assist lending officers, management, and loan managers with special credit-related projects.

Underwriter

- Responsible for measuring covenants put in place within loan agreements, with a clear understanding of the effect and purpose of those loan covenants, and communicates the compliance of the borrowers to the relationship manager and chief credit officer as needed.
- Completes annual reviews, modifications, extensions, renewals, and new loan requests for customers with minimal required changes from the credit approvers.
- Analyzes more complex credits with assistance from senior department staff.
- Applies experience with comparable credits to recommend appropriate covenants, terms, and conditions, and structure for a credit request.
- Identifies policy exceptions within a credit request

- Discusses risk ratings and the rationale for the determination of acceptable credits with the relationship managers and credit approvers.
- Documenting and effectively communicating reasons for the approval/rejection of loans.
- Returning applications with additional documentation to the loan officer for review.

Lending

- Interviews applicants to develop information concerning loan needs, earnings, and financial conditions in order to determine if a loan is an acceptable risk.
 - Maintains and develops client relationships through effective communication and personal contacts to promote new business or to retain and enhance existing customers.
 - Promotes business development in the community.
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REQUIRED EXPERIENCE

- Bachelor's degree in Business, Accounting, Finance, or related field (advanced degree or certification is preferred).
- Extensive knowledge of banking products and services, such as industry trends, current events, etc.
- 5+ years of advanced analytical and problem solving skills.
- 5+ years of demonstrated in-depth knowledge of banking operations, products/services and related regulations related to job function.
- Advanced PC skills including word processing and spreadsheet applications.
- 5+ years of demonstrated ability to work in a pressure oriented environment
- Ability to conduct research into borrowers and industries to be abreast with factors that may affect profitability and the borrower's ability to repay loans
- Advanced written, oral, and interpersonal skills with ability to interact with Board of Directors, Executive Management, peers, and subordinates.