

Job Title

Lending Analyst

Short Description

The Lending Business Analyst role is responsible for performing advanced analysis using a variety of techniques, analysis, data sets, etc. to provide reports, information, recommendations, and business insights used to increase the in depth understanding of departmental activity, efficiencies, and progress towards goals and objectives.

Full Description

FANTASTIC opportunity to join us as a Business Analyst in Lending! Collect and analyze (synthesize) data then present meaningful reports. Seeking strong Excel and Power BI skills. Seeking 2+ years of experience in a similar role. Financial institution / lending experience preferred.

-99% of the cost of employee healthcare covered by the company

-100% of the cost of dental and vision covered by the company

-401K match offered

-Culture focused on employee engagement & giving back

-Mission dedicated to serving the credit union members (our customers)

Title: Business Analyst - Lending

Position Status - Full-time non-exempt (hourly)

Reports To: Lending Operations Manager

Purpose: The primary purpose of this position is to assist Atlanta Postal Credit Union to live out our Mission, "To help our members achieve financial success by providing exceptional products and service."

The Business Analyst role is responsible for performing advanced analysis using a variety of techniques, analysis, data sets, etc. to provide reports, information, recommendations, and business insights used to increase the in depth understanding of departmental activity, efficiencies, and progress towards goals and objectives.

Essential Duties and Responsibilities: Other duties may be assigned

Deliver outstanding service to both internal and external members that is in alignment with our Service Promises: I promise to be mindful of your time with fast, efficient, courteous, and friendly service.

I promise to demonstrate integrity in all my interactions.

I promise to always treat you with dignity and respect.

I promise to work with fellow employees throughout the credit union to ensure you receive the best possible

products, service, and solutions.

I promise to safeguard the security and confidential nature of your financial information.

I promise to greet you with a smile and thank you for your business when your transaction is completed.

I promise to deliver on our mission to help you achieve financial success by providing exceptional products and service.

Partners with departmental leaders to acquire information and data used to provide reporting and insights on the department's business results.

Uses internal data to prepare weekly, monthly, or quarterly reports related to business activities, closed business, and business opportunities.

May create forecasting models or reports in support of departmental objectives and business plans; Identifies, analyzes, and interprets trends or patterns in data sets. Builds, and maintains rapport with internal stakeholders, other department leaders, and vendors as appropriate for the position.

Uses consumer lending business data information to contribute to the development of cost-effective solutions that enhance member experiences or modernizes current processes.

Performs ad-hoc analysis activities as requested by the AVP or Business Unit Leads.

Works in collaboration with Information Services and vendor resources to contribute to the creation reporting rules and configuration requirements for queries and data mapping.

Supports requests for information (RFI) or request for proposals (RFP) as required.

In relation to queries and reporting capabilities, effectively communicates systems issues to appropriate administrator.

May be assigned to serve as a member of project teams for the implementation of technology, processes, procedures, or new product offerings for the department.

Uses oral and written communication skills to articulate ideas, viewpoints, and results to senior management, peers, and internal stakeholders.

Exhibits exceptional problem-solving skills in the performance of all analysis and evaluation related tasks.

Attend ongoing training as needed, including on and off-site workshops and webinars to maintain a high level of knowledge related to lending, analytics, or industry rules and regulations.

Maintains a current knowledge base and understanding of data analysis trends.

Complies with all aspects of BSA/AML and OFAC regulations as they relate to this position.

The ability to travel overnight less than 5%.

Other duties as assigned

Supervisory Responsibilities: No direct reports. May manage day-to-day task through indirect reporting relationships or through a matrixed management approach and the ability to collaboratively interact with internal and external partners.

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.

REQUIRED Education and/or Experience:

A Bachelor's degree in Business, Computer Science, Mathematics, Statistics, or a related field or a total of 4 years specific work experience in lieu of degree
Minimum of 2 years of analytical, forecasting, or statistical work experience
Prior work experience within consumer lending
A high level of knowledge of Microsoft Office applications (Word, Excel, PowerPoint).
In depth understanding of consumer lending products

PREFERRED Education and/or Experience:

3 years lending related work experience in a Credit Union
Experience with Symitar, Meridian Link, PowerBi, and MortgageBot, Tableau
Prior experience working with large dataset, statistical methodologies, hypothesis testing, modeling, simulation, regression, analysis of variance, etc.

Physical Job Requirements:

Must be physically able to operate a variety of automated office machines such as calculator, computer, printer, facsimile, telephone, copier, etc. Must be able to stand, bend and stoop as needed. Must be able to lift and/or carry weights of 5 to 20 pounds.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The requirements for the position listed are general and are not all inclusive. If you have any questions concerning this position, please contact Human Resources.

Please note that an employment offer, and your continued employment, are contingent upon acceptable results of a background and credit check, as well as satisfactory proof of your right to work in the U.S.

Education	Bachelor's degree or additional 4 years' related experience
Additional Comments	
Credit Union	APCU Center Parc Credit Union
State	Georgia
Contact Name	Ginger Wallis
Email	gwallis@apcu.com
Phone	404-684-8085
Fax	
Expiration Date	12/27/2024