

Job Title	Financial Analyst
Short Description	In accordance with policies established by the Board of Directors under the rules and regulations set by the National Credit Union Administration, performs accounting and financial analyst duties.
Full Description	<p>Come grow with us!</p> <p>First Commerce is expanding, and we want you to join our dynamic, winning team. At FCCU, you can expect competitive pay, best in class benefits, initial and ongoing training and development, and career growth opportunities. Don't just look for a job, \consider a career where you empower people to enhance their financial well-being and make a difference to our communities. Apply with us today!</p> <p>In accordance with policies established by the Board of Directors under the rules and regulations set by the National Credit Union Administration, performs accounting and financial analyst duties.</p> <p>JOB DUTIES:</p> <ul style="list-style-type: none"> • Will perform job duties in accordance with policies established by the Board of Directors under the rules and regulations set by the National Credit Union Administration and the State of Florida. • Assists the Senior Financial Analyst with the monthly calculation of the allowance for loan losses account (ALLL) to assess its adequacy. • Will assist the Senior Financial Analyst in evaluating the adequacy of the historical loan database for the transition of the ALLL calculation to the new Current Expected Credit Loss (CECL) requirements. Will co-ordinate the addition of any necessary information to the monthly loan file created for the database to be used in CECL calculations. • Will become familiar with the asset/liability software and, as necessary, will assist the Senior Financial Analyst with the performance of monthly financial statement projections. • Prepares various daily and monthly financial reports for management, the Board of Directors and the Asset/Liability Management Committee (ALCO). Ensures reports are timely and accurate. • Will assist the Chief Financial Officer (CFO) and the Senior Financial Analyst in gathering any data necessary for the preparation of the annual budget. • Responsible for the accounting and reporting duties related to the investment portfolio including (as necessary) the monitoring and administration of investment pledges associated with public funds. • Responsible for assisting in the timely preparation each month of the Profitability reports. • For vendor management purposes, will assist in evaluating the adequacy of the financial strength of the Credit Union's vendors. • Will assist with ORE administration (maintenance of insurance, accounting, ORE Reports, etc.) • As necessary, will assist the Senior Financial Analyst with the development and preparation of various analytical reports including,

but not limited to: debit card program profitability, ATM program profitability

- Will prepare monthly Budget Variance Reports.
- May assist in the final review of the Call Report prior to its submission.
- Assist as necessary, in developing, updating, and maintaining the Peer-to-Peer model and for producing reports that provide comparison of Credit Union operations to the Credit Union industry.
- Reviews and monitors all reports produced by financial computer-based models for accuracy, completeness, and timeliness.
- May assist in the model validation process for any financial software used at the Credit Union.
- Performs other related duties as assigned by management.
- Attends meetings as required; reports to work on time and as scheduled; adheres to facility dress code.

REQUIREMENTS:

EDUCATION: BA/BS Degree in Finance or Accounting

EXPERIENCE:

A minimum of three (3) to five (5) years' experience in financial institution finance or accounting related fields with an in-depth understanding of the principles of accounting and finance.

SKILLS:

Must possess excellent interpersonal and analytical skills. Must have strong writing skills. Must be computer literate and possess a working knowledge of Excel and MS Word. Must be familiar with cost accounting principles, including activity-based costing; standard costing; variance analysis; transfer funds pricing; and capital allocations. Must be willing to become familiar with CECL requirements and possess the ability to incorporate those requirements into the assimilation of data necessary for the monthly allowance for loan loss analysis.

Education	BA/BS Degree in Finance or Accounting
Additional Comments	
Credit Union	First Commerce Credit Union
State	Florida
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Fax	
Expiration Date	12/01/2020