

Portfolio Manager/Credit Analyst

Andover State Bank is looking for a portfolio manager/credit analyst to join our team.

Why Join Andover State Bank?

Let's face it. What sets ASB apart from other banks is our people. At Andover State Bank, we are defined by our impeccable customer service and sense of community because we are the community. As a local bank, we consider employees and customers alike as family and treat each other as such. Going above and beyond isn't just a saying here. It's a way of life at Andover State Bank.

Responsibilities and Duties

- Assist in preparing and underwriting credit approval packets including new requests, renewals and annual reviews within assigned portfolio.
- Assist with appraisal orders and reviewing of appraisals.
- Assist with ordering and reviewing title work.
- Ensure information and credit files of all assigned borrowers are current and there is active communication with borrowers.
- Manage the financial and document exception tracking for commercial loan customers.
- Follow up with existing clients to ensure that the bank has timely and accurate financial information for the purposes of loan monitoring and updating loan files.
- Work closely with the Credit Department to ensure all assigned loan requests are processed in a timely manner. Prepare annual reviews of assigned credits for the Loan Committee.
- Review loan documentation pre-closing and post-closing to ensure documents accurately reflect credit approval terms while perfecting the bank's security position and protecting the bank's rights and remedies.
- Assist commercial lenders in managing past due and maturing loans.
- Assist with developing new sources of revenue within the existing portfolio by exploring cross selling opportunities and maintaining knowledge of commercial banking products and services.
- Possess a willingness and capacity to demonstrate Andover State Bank's core values:
 - Think big.
 - Make connections.
 - Readily respond.
 - Be passionate.
- Perform other duties as assigned.

Education and Experience

- Bachelor's degree or commensurate experience.
- Three or more years of progressive responsibility in banking.
- Experience in credit analysis, preparing new loan requests and loan modification requests, loan documentation, loan compliance, reporting, collateral valuation/documentation and/or loan review.

Andover State Bank offers career advancement opportunities, a friendly work environment and a competitive benefits package. **Salary is commensurate with experience.**