

**Posting:**

First State Bank of Texas is seeking to fill an immediate opening for a full-time Credit Analyst to be based in the Southeast Texas area.

Job Description:

The Credit Analyst will be considered an entry level position, with on the job training provided by experienced personnel. However, there are advancement opportunities for those who excel in the role. The primary responsibility of the Credit Analyst will be to analyze credit data and financial statements of individuals and/or firms to determine the degree of risk involved in extending credit or lending money. The Credit Analyst will prepare reports detailing this information for use by decision makers. The Credit Analyst must also become knowledgeable of both relevant Bank policies and government regulations. The Credit Analyst may also be asked to take on auxiliary roles and responsibilities.

Requirements:

- Must have a minimum of a Bachelor's degree in Business or a related field. For those without a degree, a minimum of three years prior experience in credit analysis or a similar field will be considered satisfactory.
- Existing knowledge and understanding of Finance, Accounting, and Economics is essential.
- Must be proficient with Microsoft Word, Excel, and Outlook, with the ability to learn and become proficient with more complex programs, as needed.
- Must have strong critical thinking skills with competency in both active listening and learning.
- Must be detail oriented with the ability to convey their findings both in writing and verbally.
- Must be organized and have the ability to effectively manage their time and multiple tasks simultaneously.
- Must have the ability to work independently with high professional integrity.

Contact:

Please email a cover letter, resume, and references to jburks@fsboftx.com to be considered. Serious inquires only.