



WBD Credit Analyst Positions - Overview

Credit Analyst I

Under direct supervision, provide credit analysis and underwriting for small business loans for WBD, Inc. Work with WBD loan officers to analyze business information and prepare credit presentations for loan committee review with assistance from Department Manager and other Senior staff. Prepare SBA loan application packages (504). As needed and trained, may assist with loan closing, and perform other loan services for small businesses and banks.

Credit Analyst II

Under general supervision, provide credit analysis and underwriting for small business loans for WBD, Inc. Work with WBD loan officers to analyze business information and prepare credit presentations for loan committee review. Prepare SBA loan application packages (504 and 7(a)). Assist with loan closing, and perform other loan services for small businesses and banks. Coach other staff in the performance of these tasks and assist in training. Credit Analyst II relies on limited experience and judgment to plan and accomplish goals to perform a variety of tasks.

Senior Credit Analyst

Under limited supervision, provide credit analysis and underwriting for small business loans for WBD, Inc. Work with WBD loan officers to analyze business information and prepare credit presentations for loan committee review. Prepare loan application packages (regular 504, refinance 504 and 7(a)), assist with loan closing, and perform other loan services for small businesses and financial institutions. Coach other staff in the performance of these tasks and assist in mentoring/training. Senior Credit Analyst relies on broad experience and judgment to plan and accomplish goals to perform a variety of tasks.

Education and Experience: Bachelor's Degree in business field, accounting preferred. Experience and knowledge with banking laws, regulations, policies and practices preferred (required for upper levels).

Professional Attributes Required:

- Must have solid analytical skills.
- Effective interaction and collaborative skills and demonstrate a positive, welcoming and professional manner in person and on the telephone.
- Effective written and verbal communication skills. Must have good grammar, spelling, and punctuation.
- Excellent time management skills (handle multiple priorities simultaneously).
- Competent in MS Office and Excel spreadsheets.
- Detail-oriented with good organizational skills.

What we offer:

- Competitive pay
- Incentive bonus program
- Health, dental, vision, life and disability insurance
- 401k w/employer match
- Generous PTO policy
- Flexible work arrangements for trained personnel

WBD is one of the nation's most successful Certified Development Companies, a mission-driven organization assisting businesses in gaining access to capital in order to grow, create jobs and build their communities. Since 1981, WBD has provided Billions in financing to thousands of businesses and currently has a commercial portfolio of over \$1 Billion.

Please submit cover letter with resume to hr@wbd.org.

Job Type: Full-time



As of 1/1/2023

WBD Summary of Employment Benefits

WBD is committed to providing competitive wages and benefits for its staff. Following are some of the benefits offered to regular full-time employees.

Annual Bonus Incentive Plan: WBD offers an annual bonus plan based on various factors related to position and performance of the organization.

Vacation time: Vacation time is earned-as-you-go. Employees are allowed to carry a vacation bank equal to no more than one-year accrual base.

At hire	15 days/year	After 10 years	25 days/year
After 3 years	18 days/year	After 15 years	27 days/year
After 5 years	20 days/year	After 20 years	30 days/year

Sick time: 8 days (pro-rated based on FTE and/or start date for new hires)

Serious illness time: Hours are banked from time remaining in sick bank each year to a maximum of 128 additional hours

Holidays: 8 – New Year’s Day; ½ Good Friday; Memorial Day; Independence Day; Labor Day; Thanksgiving Day, Day after Thanksgiving; ½ Christmas Eve; and Christmas Day

Personal time and Office Closure: Additional PTO (paid time off) is given periodically dependent on holiday schedule and other factors.

Volunteer Time: Full-time employees are eligible for 20 hours of PTO each year for qualified volunteerism.

Professional Development: Full-time employees are eligible for up to 24 hours of PTO for professional development beyond required training.

Bereavement leave, jury duty pay, and military leave time also available.

Health Insurance plus HSA-Health Savings Account and HRA-Health Reimbursement

Account: WBD offers an HSA-eligible health plan through United Health Care. Employee eligible 1st of month following hire date. For 2023, WBD is contributing \$1,500 to **HSA** for a single plan (\$3,000 family), pro-rated based on months on health plan. In addition, WBD will contribute up to \$3,350 single (\$6,700 family) to an **HRA** that pays dollar for dollar against your deductible so your **maximum out-of-pocket exposure is \$1,500 single (\$3,000 family) for 2023.**

Dental and Vision Insurance: WBD offers dental and vision insurance through Delta Dental. Employee eligible 1st of month following hire date.



As of 1/1/2023

Limited Medical FSA and Child Care FSA (Flexible Spending Accounts): Limited Medical enables pre-tax dollars up to IRS limits for dental and vision expense to supplement HSA savings.

Cafeteria Plan: Section 125 plan which permits pre-tax contributions for all above listed insurances, HSA, FSA including child care expenses.

401(k) Plan: Eligible 30 days after hire, immediate 100% vesting, pre-tax and Roth options, 100% Safe Harbor Match by WBD up to 3%; and 50% Safe Harbor Match from 3-6%.

Disability Insurance: WBD pays 100% of premiums for short-term and long-term disability insurance. Short-term disability pays 60% of gross salary during qualified period up to \$2,000/week. Premiums are taxable to employee and then *benefits are received tax-free*. Employee eligible 1st of month following hire date.

Group life insurance with AD&D: Two times annual salary up to \$200,000 until age 65; 100% paid by WBD; offered through Principal. Employee eligible 1st of month following hire date.

Wellness Plan Bonus: Up to \$300 per calendar year for health and wellness of employee's choice. Pro-rated for part-time and new hires.