Credit Analyst & Loan Operations Specialist – Pewaukee Office

Job Description

Westbury Bank has an opening for a full-time Credit Analyst & Loan Operations Specialist. This is a combined role designed for individuals who possess credit evaluation skills as well as operational knowledge of loan processing and servicing. We are looking for someone that demonstrates a strong critical thinking and problem-solving mindset, attention to detail, ability to adhere to policies and procedures, and the ability to work in a fast-paced environment where prioritizing multiple demands is a must. Ideal candidates also have familiarity with practical use of AI tools (Co-Pilot) in a professional work environment. A person in this role must have a thorough understanding of policies, procedures and regulations pertaining to the work of the department.

Job Responsibilities

- Analyze financial statements, credit reports, cash flow data, and industry trends to assess the creditworthiness of new and existing borrowers.
- Prepare comprehensive credit memos and risk assessments for loan approvals and renewals.
- Recommend credit structures, terms, and risk mitigations based on borrower profile and policy guidelines.
- Monitor and evaluate borrower performance to ensure compliance with loan covenants and identify early warning signs.
- Collaborate with relationship managers and underwriters to tailor lending solutions.
- Perform other credit related duties as assigned.
- Coordinate and process all loan documentation, ensuring accuracy, completeness, and compliance with regulatory requirements and internal policies.
- Maintain and update loan records in the core banking system or loan servicing platform.
- Responsible for accurately perfecting all types of collateral, to include but not limited to: Real estate mortgages, UCC collateral, vehicle titles, etc.
- Disburse funds and set up loans in accordance with approved terms and conditions.
- Monitor post-closing requirements including insurance, collateral documentation, and financial reporting.
- Assist with audits, loan reviews, and regulatory examinations by preparing required reports and documentation.
- Promptly responds to Lender or client inquiries relative to account balances, loan balances, and payoff requests.
- Perform other loan operations duties as assigned.

Employee Benefits

Westbury Bank offers a comprehensive and high-quality benefits to support you throughout your career. Our offerings include:

- ICHRA, Dental, & Vision Insurance
- Paid Time Off
- 10 Paid Holidays
- 401(k) with competitive company match
- Company Paid Life & Disability Insurance

Job Location
Pewaukee

Position Type
Full Time

To be considered for this exciting opportunity, click Here to complete an online application.

Email resumes to Human Resources: careers@westburybankwi.com

Westbury Bank is An Equal Opportunity Employer