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Senior Credit Approval Officer

Job Location

United States
Remote work from: USA

Base Salary

USD 40 - USD 50

Employment Type

Full-time, Part-time

Description

At U.S. Bank, we're on a journey to do our best. Helping the customers and businesses we serve to make better and smarter financial decisions and enabling the communities we support to grow and succeed. We believe it takes all of us to bring our shared ambition to life, and each person is unique in their potential. A career with U.S. Bank gives you a wide, ever-growing range of opportunities to discover what makes you thrive at every stage of your career. Try new things, learn new skills and discover what you excel at—all from Day One.

Job Description

Senior Credit Approval Officer position within Credit Risk Management with responsibility for credit approval activities focusing on the following portfolios: Government Banking, Depository Financial Institutions (DFI) and Education Non-Profit (ENP). The Senior Credit Approval Officer will be responsible for review and approval of facilities, approving loans, leases and lines of credit in excess of business unit or credit officer authority levels. This includes responsibility for the analysis of deal structure and documents, collateral evaluation and due diligence, internal rating analysis, and stress testing. The candidate should be knowledgeable in assessing various risks in a transaction, such as credit, liquidity and regulatory. The Senior Credit Approval Officer develops guidance policies and monitors delinquency, loss, and risk rating accuracy across business units, and reviews group's loan underwriting and portfolio management performance for senior management/regulatory agency review.

In addition to overall credit approval responsibilities, this position will work collaboratively with the business lines to both maintain and ensure compliance with related policies and procedures, monitor and report on risk across the portfolios (including timely determination of risk ratings and ratings migration), ensure compliance with regulatory requirements, identify trends and potential risks and issues, and analyze new business prospects. The position will also work closely with all the business lines across the bank to both serve as a subject matter expert on and provide guidance related to the businesses.

Basic Qualifications

- Bachelor's or advanced degree, or equivalent work experience
- Typically more than 15 years of applicable experience

Hiring organization

U.S. Bank

Date posted

October 15, 2024

Valid through

31.05.2025

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Preferred Skills/Experience

- Considerable understanding of applicable laws, regulations, financial services, and regulatory trends that impact their assigned line of business
- Considerable understanding of the business line's operations, products/services, systems, and associated risks/controls
- Thorough knowledge of Risk/Compliance/Audit competencies
- Strong leadership and management skills of processes, projects and people
- Effective skills at managing stressful situations
- Effective written and verbal communication skills
- Strong analytical, problem-solving and negotiation skills
- Proficient computer skills, especially Microsoft Office applications
- Applicable professional certifications