Coast Central Credit Union
Where YOU are central

JOB DESCRIPTION
Business Services Underwriter I

Department	Member Business Services
Reports to	Manager, Business Services Underwriting
Supervises	NA

Job Summary

The Business Services Underwriter I performs professional commercial credit analysis and underwriting for member business loan requests within established authority, policy, and risk parameters. The position independently evaluates borrower and guarantor financial capacity, repayment sources, collateral support, industry conditions, and transaction structure; identifies material risks and mitigating factors; and develops well-supported credit recommendations for approval authorities. This role is accountable for the accuracy, completeness, consistency, and timely delivery of underwriting work that supports prudent portfolio growth, member service, regulatory compliance, and protection of the credit union's assets.

Essential Functions

- Independently review and analyze assigned commercial loan requests, including business and personal financial statements, tax returns, credit reports, ownership and legal structures, projections, collateral information, and other relevant documentation to determine creditworthiness and repayment capacity.
- Perform detailed global cash flow, debt service coverage, leverage, liquidity, collateral, guarantor, and sensitivity analyses; validate source data, assumptions, spreading accuracy, and the reasonableness of projections.
- Prepare clear, comprehensive, and decision-ready credit memoranda that synthesize quantitative and qualitative analysis, identify key risks and mitigants, document policy considerations, and provide a supported recommendation for approval, modification, or decline.

- Recommend risk-appropriate loan structures, pricing considerations, collateral requirements, covenants, reporting requirements, and other terms consistent with borrower capacity, transaction risk, credit union policy, and applicable regulatory standards.
- Exercise professional judgment in identifying gaps, inconsistencies, and emerging concerns; communicate directly with relationship staff, internal partners, and, when appropriate, borrowers or professional advisors to obtain clarification and resolve material underwriting questions.
- Present underwriting conclusions and recommendations to designated credit approval authorities, respond to questions, and revise analyses or structures when additional information or risk mitigation is required.
- Maintain ownership of assigned underwriting work from receipt through final credit decision, meeting service-level expectations while ensuring compliance with internal controls, lending policy, documentation standards, regulatory requirements, and audit expectations.
- Support ongoing portfolio risk management by completing annual reviews and other credit assessments, monitoring covenant compliance and borrower performance, and promptly escalating adverse trends, exceptions, or signs of credit deterioration.
- Evaluate relevant industry, market, economic, concentration, and regulatory factors and incorporate their potential effect on borrower performance and transaction risk into the credit analysis.
- Contribute to continuous improvement by identifying recurring credit, documentation, data-quality, or workflow issues and recommending enhancements to underwriting guidelines, financial models, templates, procedures, and reporting practices.

Required Knowledge, Skills, and Abilities

- Working knowledge of commercial lending, credit risk assessment, loan structuring, and portfolio risk management principles, with the judgment to apply established standards to varied borrower and transaction circumstances.
- Proficiency in analyzing business and personal financial statements, tax returns, debt schedules, cash flow projections, and global repayment capacity, including the ability to identify trends, assumptions, and inconsistencies.
- Knowledge of commercial credit products and structures, including term loans, revolving lines of credit, owner-occupied and investment commercial real estate, and other business-purpose financing.
- Working knowledge of applicable commercial lending regulations, internal controls, audit expectations, and credit policy requirements, including the ability to recognize and clearly document policy exceptions.

- Understanding of business legal structures, guarantor support, collateral valuation and lien considerations, loan documentation, covenants, and risk-monitoring requirements.
- Strong analytical and financial modeling skills, including ratio, trend, sensitivity, debt service coverage, leverage, liquidity, and collateral analysis.
- Strong written and verbal communication skills, with the ability to translate complex financial information into concise, well-supported findings and recommendations for credit decision-makers and business partners.
- Ability to independently prioritize and manage a pipeline of underwriting assignments, exercise sound judgment within established authority, and collaborate effectively across relationship management, operations, compliance, and credit functions.
- Ability to evaluate interconnected financial, operational, industry, collateral, and guarantor risks and recommend practical structures or mitigants aligned with the credit union's risk appetite.
- Demonstrated accountability for the quality, accuracy, completeness, and timeliness of work in a high-volume, deadline-driven environment where errors may create financial, regulatory, operational, or member-service risk.
- Ability to adapt to changing credit policy, regulatory expectations, technologies, economic conditions, and portfolio priorities while maintaining consistent underwriting standards.
- Strong organizational, research, problem-solving, and attention-to-detail skills, including the discretion to handle confidential member and credit information.
- Perform other duties as assigned.

Education and Experience

- Bachelor's degree in finance, accounting, economics, business administration, or a related field preferred; an equivalent combination of relevant education, specialized credit training, and experience may be considered.
- A minimum of two years of progressively responsible experience in commercial credit analysis, business lending, underwriting, portfolio management, or a related financial analysis role is preferred.
- Demonstrated experience applying accounting principles, financial statement and tax return analysis, cash flow modeling, collateral evaluation, commercial loan underwriting procedures, and credit risk management practices.

Physical Demands

This is a moderately sedentary office classification although standing and walking between work areas is required. Individual(s) in this class must possess the mobility to work in a standard office setting and use standard office equipment, including a computer; visual acuity to read printed materials and a computer screen; and hearing and speech to communicate in person, before groups, and over the telephone. Finger dexterity is needed to access, enter, and retrieve data using a computer keyboard or calculator at a reasonable speed, and to operate standard office equipment. Person(s) in this classification occasionally bends, stoops, kneels, reaches, climbs, and walks; and pushes and pulls drawers open and closed to retrieve and file information. Employee must possess the ability to lift, carry, push, and pull materials and objects weighing up to 10 pounds regularly, and up to 50 pounds occasionally. Works in an office environment with moderate noise levels.