

## Credit Internship

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The purpose behind the Bank's intern program is to provide support to the credit team in a number of areas. The program also provides the Bank with an opportunity to evaluate the intern's work ethic and potential fit into the Professional Development Program or other full-time position upon graduation.

The ideal intern will be a full-time student at one of the local colleges or universities, majoring in finance or accounting. If necessary, it would be ideal if during the school year the intern was available for a total of 10-15 hours each week during, which could be split over two or three days. Over the summer the intern will be expected to work 30-40 hours each week.

Over the course of the internship, the intern will develop a good sense of the Bank's culture and how the Bank's credit department functions. The intern will also develop basic underwriting skills that include financial statement spreading, personal financial statement analysis, and credit report analysis. The intern will also become familiar with the Bank's filing system, core system, and tracking software. The intern would be able to assist the analysts with spreading during the summer busy season.

Specific duties the intern will perform include but are not limited to:

1. Spreading business financial statements
2. Spreading personal financial statements
3. Entering financial statements and other compliance documentation into the Bank's tracking software
4. Filing financial information as it's collected
5. Updating deposit and loan balances on credit headsheets and loan reviews
6. Assisting the Credit Supervisor on special projects that may include:
  - a. Property tax tracking
  - b. Industry analysis
  - c. Portfolio analysis