



Senior Credit Analyst - Transportation

Fantastic opportunity to work in a professional, fun, and hard-working environment to grow your credit underwriting career. Pawnee Leasing Corporation, a leading commercial equipment finance company in Fort Collins, Colorado is seeking to add a Senior Credit Analyst who can work independently, as well as be an integral part of our credit team, underwriting lease and loan transactions up to \$150,000 with an emphasis in the transportation / trucking sector. We provide extensive on the job training preparing for your long term success in the organization. The ideal candidate should have at least five years of commercial or consumer credit experience underwriting small ticket transactions in a high application volume environment. We offer a competitive salary and benefits in addition to lucrative bonus opportunities.

Established in 1982, Pawnee Leasing Corporation specializes in commercial equipment leasing and financing up to \$150,000 to smaller, closely-held business enterprises. Pawnee Leasing is a US subsidiary of Chesswood Group Limited, a publicly-held specialty financial services company based in Toronto, Canada (TSX:CHW).

Title: Senior Credit Analyst - Transportation
FLSA Status: Full-Time Employee / Exempt / Salaried
Reports to: Credit Manager
Purpose: Responsible for the review, analysis and credit decision of all lease and loan credit application packages submitted by the organization's approved third party originators with a specific skill set in evaluating collateral risk for medium and heavy duty commercial transportation equipment as well as transportation-related enterprises.

Essential Job Duties and Responsibilities:

- Underwrite and determine credit decision of all lease and loan transactions, in compliance with all applicable state and federal regulations, and which conform to organizational credit guidelines, policies and procedures.
- Analyze and understand medium and heavy duty (Class 5-8) transportation equipment (trucks & trailers) and collateral risk over the term of the requested transaction.
- Utilize knowledge of the transportation industry, specifically the nuances of fleet operators and hauling contracts as part of the underwriting and adjudication efforts.
- Analyze consumer and commercial credit reports, with the guidance of a credit scoring matrix, to render consistent and appropriate credit decisions within time constraints.
- Review year end and interim financial results for commercial applicants on higher ticket size transactions to predict future cash flows within the context of rendering a credit decision.
- Generate financial ratios, using internal tools to evaluate a commercial applicant's most current financial status.
- Conduct thorough due diligence procedures to substantiate a lessee's / borrower's business operations, and confirm additional information pertinent to the lease financing request presented within the credit application packages.
- Review and approve vendors / equipment dealers / manufacturers and equipment types for funding.
- Negotiate terms and conditions of credit decisions within established approval/exception guidelines, leveraging risk versus reward, to ensure credit quality and profitability. Make exceptions to normal guidelines when necessary.

- Communicate with broker partners to present credit decisions and negotiate terms of lease transactions.
- Provide excellent customer service at all points of customer contact, internally and externally.
- Actively participate in regularly scheduled staff meetings to communicate/share trends, policy & procedures, goals, updates, and other pertinent information with staff and managers.
- Other duties and special projects as assigned.

Other Duties:

- Work in a collaborative and supportive manner with department peers and managers.
- Proactively volunteer ideas to improve processes and procedures within the credit department that promotes both efficiency and risk reduction.

Supervisory Responsibilities: NONE

Knowledge, Skills, and Experience required (unless otherwise noted):

- Bachelor's degree in business, accounting, finance or related area, with a minimum of five years of credit underwriting experience preferred.
- Strong analytical, critical thinking, problem solving and decision making skills.
- Ability to comprehend and interpret commercial and consumer credit rating information. In particular, intimate knowledge of information reported by commercial and consumer credit reporting agencies.
- Ability to effectively underwrite lease transactions which conform to the organizational guidelines, by developing intimate knowledge of organization's financing programs, guidelines, and credit standards.
- Competence in understanding the organization's level of risk tolerance as a basis for evaluating and decisioning credit applications.
- Ability to read, analyze, and interpret financial reports, and legal documents.
- Ability to define problems, collect data, establish facts, and draw valid conclusions.
- Working knowledge of collateral instruments (i.e. letter of credit, UCC filings, personal/corporate guarantees, etc.).
- Intermediate skills with PC based accounting programs and financial analysis software (i.e. MS Excel).
- Excellent time management skills. Must be detailed oriented.
- Excellent written and verbal communication skills.
- Ability to work effectively in a team environment with staff, legal support and management.
- Strong internal and external communication skills
- Ability to work effectively in a diverse workforce.

Qualified candidates may apply by sending their cover letter and resume to: wayne@pawneeleasing.com