



Credit Analyst

Jefferson Parish Economic Development Commission (JEDCO)
Avondale, Louisiana | Full-Time | Exempt

Help Businesses Grow. Help Communities Thrive.

Are you an experienced commercial lender or credit professional looking for an opportunity to make a meaningful impact beyond traditional banking?

JEDCO is seeking a **Credit Analyst** to join our Finance team and support financing initiatives that help businesses start, expand, and create jobs throughout Jefferson Parish. This position plays a key role in evaluating commercial and SBA loan requests, preparing credit analyses, and supporting financing solutions that strengthen our local economy. If you enjoy commercial underwriting, financial analysis, and collaborating with business owners and lending partners, we'd love to hear from you.

About JEDCO

The Jefferson Parish Economic Development Commission (JEDCO) is the official economic development organization for Jefferson Parish. Our mission is to strengthen the local economy by attracting new investment, supporting existing businesses, creating quality jobs, and providing access to capital through innovative financing programs. Our work makes a measurable difference in the community, and every member of our team contributes to that mission.

What You'll Do

As Credit Analyst, you will:

- Analyze commercial loan requests by reviewing financial statements, tax returns, cash flow projections, credit reports, and related financial information.
- Underwrite commercial and SBA financing requests in accordance with JEDCO policies and SBA requirements.
- Prepare comprehensive credit memoranda, loan analyses, and underwriting recommendations.
- Present credit analyses and supporting loan documentation to management, the Finance Committee, and Board of Directors.
- Structure loan transactions by recommending appropriate loan terms, collateral, guarantees, and covenants.
- Prepare and package SBA 504 and other commercial loan applications.
- Conduct due diligence and ensure complete, accurate, and compliant loan documentation.

- Coordinate with borrowers, lenders, attorneys, title companies, and other stakeholders throughout the underwriting process.
- Maintain accurate loan files and ensure compliance with applicable lending policies and SBA regulations.
- Assist with portfolio reporting, audits, regulatory examinations, and other lending-related initiatives.

What We're Looking For

Required Qualifications

- Five (5) or more years of experience in commercial banking or a related financial services field
- Commercial lending or credit underwriting experience
- Strong financial statement and cash flow analysis skills
- Excellent analytical, written, and communication skills
- Ability to manage multiple priorities while maintaining exceptional attention to detail

Preferred Qualifications

- Bachelor's degree in Finance, Accounting, Business Administration, Economics, or a related field
- SBA lending experience, particularly SBA 504
- Formal commercial credit training
- Experience with commercial lending software

Why Work at JEDCO?

At JEDCO, your work directly supports business growth and economic development in Jefferson Parish. We offer a collaborative team environment where employees are encouraged to grow professionally while maintaining a healthy work-life balance.

Our benefits include:

- Hybrid work schedule
 - Competitive salary
 - Medical, dental, and vision insurance
 - Employer-funded Health Savings Account (HSA) contributions
 - Short-Term Disability (STD) and Long-Term Disability (LTD) coverage
 - Retirement benefits
 - Paid government holidays
 - Generous paid time off
 - Professional development and continuing education opportunities
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Join Our Team

If you're looking for an opportunity to apply your commercial lending expertise in a mission-driven organization that helps businesses and communities succeed, we encourage you to apply.