



**Commercial Loan Credit Officer**  
**Massachusetts Growth Capital Corporation - Charlestown, MA**

**Company Description:**

Massachusetts Growth Capital Corporation (MGCC) creates and preserves jobs at small businesses, including women and minority owned businesses, and promotes economic development in underserved, Gateway cities and low and moderate income communities.

**Job Description:**

We are seeking a seasoned financial professional to join our team as a full-time Commercial Loan Credit Officer at our Charlestown, MA office. Under the direction of the Chief Credit Officer, you will assist and perform financial analysis of new loans being considered by MGCC, ensuring conformity with established Credit Policy underwriting guidelines. This is a vital part of the process of arriving at lending decisions that provide working capital to generate economic development in Massachusetts and reasonable credit risk for MGCC. As a valuable MGCC team member, your duties will include:

- Assisting in tracking the financial performance of existing loans and identifying problems resulting in solutions for mitigating risk or maximizing recoveries.
- Act as a central point of collection and tracking for all monthly and year-end financial statements.
- Prepare and deliver financial statement request letters and track the collection thereof.
- Interface with all loan officers on credit related questions when initial analysis is conducted and flag inconsistencies in borrower submitted information.
- Assist Senior Credit Officers, as needed, in the preparation of monthly/quarterly loan reviews
- Assist Senior Credit Officers in the financial analysis process on new credits, ensuring consistency with goals, objectives and established criteria.
- Maintain credit files ensuring all reporting requirements are met according to the established guidelines.
- Identify strengths and weaknesses of existing borrowers in the MGCC portfolio.
- Maintain various MGCC portfolio reports.
- Other job-related duties as assigned.

**Qualifications & Skills:**

- Bachelor's Degree in Business Administration, Finance, Accounting or Economics.
- 3-5 years of banking and/or credit analyst experience.
- Commensurate experience as a CFO, controller or financial analyst in an industrial setting.
- Strong financial analytical skills with sound judgement and decision-making abilities.
- Excellent communication skills, both written and verbal to convey financial information and customer's company operating issues are required.
- Motivated self-starter and an active learner.
- Proven ability to take initiative and work independently while remaining a good team player.
- Careful attention to detail and time management skills are essential.
- Proficient in Microsoft Word and Excel.

**Benefits:**

MGCC offers a competitive salary and benefits package, including: health/dental/life insurance, employer-paid vision insurance, employer-contribution retirement plan, paid vacation and a student loan paydown plan.

MGCC is an Equal Opportunity and Affirmative Action Employer. MGCC enthusiastically urges women, minorities and people from a wide variety of backgrounds and experiences to apply.

To apply, please send your resume and cover letter to [jobs@massgcc.com](mailto:jobs@massgcc.com).