



Job Posting

Job Title: Credit Analyst

Position Type: Full Time

Location: Mankato

Posting Date: May 14, 2026

Job Summary:

This position is responsible for analyzing commercial customers financial statements.

Primary Duties and Responsibilities:

- Analyze financial data provided by borrower to determine financial condition of businesses and/or individual.
- Prepare well written credit presentations that provide information on credit performance of commercial credits to allow accurate decision making of applicant's level of credit request.
- Have a working knowledge to understand and interpret different types of financial statements including but not limited to corporate/individual tax returns, audited or company prepared.
- Utilize Moody's Lending Cloud software as a tool to prepare in-house financials for lenders and management.
- Understanding of UCA and traditional methods of cash flow for businesses and individuals.
- Occasionally, prepare reasonable borrower projections for new credit requests, utilizing sensible amounts of income and expenses combined with proposed loan terms that are justifiable for the business model.
- Perform other credit related tasks as requested.

Qualifications:

Education/Experience

- Bachelor's degree in accounting, finance, or related field
- 3 years of financial analysis experience preferred

Knowledge, Skills, and Abilities

- Proficiency in Microsoft Office Suite Products
- Ability to prioritize tasks and meet deadlines
- Excellent written and oral communication skills
- Skilled in statistical computations

Salary Range: \$55,200 – 75,000 annually depending on years of experience and credentials

Benefits:

- PTO
- Health, dental, and vision insurance
- HSA match program
- Disability Insurance
- Life Insurance
- 401 (k) match program
- Paid holidays

To apply please visit: <https://fnbmn.bank/Careers>

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