



## Job Description

**Job Title: - Strategic Credit Analyst**

**Job Code: - 9017**

### **BASIC FUNCTION**

The Strategic Credit Analyst is responsible for researching and analyzing credit risks, assessing credit history and approving or denying extension of credit to potential customers. This team member has contact with other company departments, as well as automobile dealers and other finance and credit sources. A requirement of this position is the ability to relocate location to be determined upon completion of six-month training program.

### **JOB DUTIES:**

- Analyze credit data to determine the degree of risk involved in extending credit.
- Make decisions to approve or deny the extension of credit within set credit authority established by senior management and state/federal laws.
- Develop sufficient dealer relationships that ensure volume objectives and credit quality.
- Capture automotive finance contracts that meet GM Financial profitability criteria for pricing and performance.
- Ensure compliance with applicable policies and procedures.
- Ensure credit center office cooperation with other departments, to maximize efficiency within the company.
- Achieve required credit quality and productivity by ensuring all queues are worked to acceptable service levels.
- As required, perform outbound telemarketing calls to the dealer customer.

### **REPORTING RELATIONSHIP:**

Reports to: Credit Manager – National Credit Center

Direct Reports: None

### **QUALIFICATIONS:**

#### **Knowledge:**

- Working knowledge of consumer credit, including knowledge of credit laws and regulations

#### **Skills:**

- Ability to independently evaluate and make consistent, quality credit decisions that produce acceptable ratios and returns for the company
- Effective oral and written communication skills
- Good analytical skills required.
- Strong work ethic
- Superior customer relations skills

#### **Experience:**

- Must complete credit certification training annually.



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- Some background in consumer finance industry, auto finance preferred.
- High School Diploma or GED required.
- College degree with emphasis on marketing/business preferred. Equivalent experience can be substituted for degree.

### **WORK CONDITION:**

- High energy and fast paced office environment, subject to stressful situations. Work schedule will include some nights, weekends and holidays.
- Hours of Operation Mon-Sun 8-8 (non-traditional shifts may be required)
- A requirement of this position is the ability to relocate to one of 15 Regional Credit Centers (located in major metropolitan areas). The specific region will be determined by the business at that time.