



Position:	Credit Analyst
Department:	Credit Operations
Reports To:	Credit Manager
Supervises:	None
Job Group:	Professionals
Exempt or Non-Exempt:	Exempt

Job Description:

This individual will be responsible for offering superior service to our customers and field staff. In addition, this individual will be accountable for making credit decisions using good judgment and following prescribed guidelines.

At RDO Equipment Co., we make decisions thoughtfully, balancing the impact on each of our stakeholders, and enact those decisions according to each of our core values. In this way, we find purpose in our work and pride in our purpose.

Specific Duties Include:

- Responsible to process customer applications for parts, service, and rental business requests to establish, or deny, a credit limit.
- Gather and analyze credit information from sales staff, customer credit application, financial information, etc.
- Obtain credit bureau, business credit report and bank references.
- Contact customer if additional information is needed.
- Summarize all credit information and document. Make recommendation to supervisor if outside credit limit authority.
- Monitor and review reports created within the business system to identify and reduce risk for the organization.
- Collaborate with AR staff to ensure customer payments are requested to keep accounts in good standing.
- Communicate with store management on a wide variety of credit request issues and recommendations.
- Interact effectively with team members and members of other teams.
- Follow all safety rules and regulations while performing work assignments and adhere to all policies and procedures as specified in company manuals and as directed in the employee handbook.
- Conduct self in the presence of customers and community to present a professional image of RDO Equipment Co.
- Proactively seek and participate in available company-sponsored training, to develop and advance knowledge base and skill set.

- Participate in all company/location driven communication efforts, including open book meetings, huddles, department meetings and other related efforts.
- Maintain a positive and professional working relationship with peers, management and support resources, with a constant commitment to teamwork and exemplary customer service.
- Perform all other duties as assigned by management in a professional and efficient manner.

Job Requirements:

- Minimum of 2 years of experience making credit decisions in an analyst role.
- Bachelor's degree in finance, accounting, business or equivalent work experience.
- Excellent verbal and written communication skills.
- Professional telephone etiquette.
- Must be detail orientated, self-motivated and have ability to multi-task.
- Ability to excel in team environment and individually.
- Proven record of exceeding daily, weekly, and monthly objectives.
- Proficient with Microsoft Office products including Excel.
- Limited travel required.
- Candidates must have valid work authorization and be able to work in the U.S. without company sponsorship.

EOE/M/F/Disabled/Veteran

Essential Job Functions:

Activity	Never	Occasionally	Frequently	Constantly
Hours Per Day	0 Hours	Up to 3 hours per day	3-6 hours per day	6-8+ hours
Sitting				X
Walking		X		
Standing		X		
Bending (neck)		X		
Bending (waist)		X		
Squatting	X			
Climbing	X			
Kneeling	X			
Crawling	X			
Twisting (neck)		X		
Twisting (waist)		X		
Hand Use: Dominant Hand Right___ Left___				
Is repetitive use of hand required?			X	
Simple Grasping		X		
Power Grasping	X			

Fine Manipulation	X			
Pushing/Pulling		X		
Reaching (above shoulder level)		X		
Reaching (below shoulder level)		X		
Lifting:				
0-10 lbs.		X		
11-25 lbs.	X			
26-50 lbs.	X			
51-75 lbs.	X			
76-100 lbs.	X			
Carrying:				
0-10 lbs.		X		
11-25 lbs.	X			
26-50 lbs.	X			
51-75 lbs.	X			
76-100 lbs.	X			
Driving cars, trucks, forklifts, and other equipment?	X			