

## Senior Financial Analyst

### **Well, well, well. Look who it is...**

We've been waiting for you to swing by and check us out. We have some jobs here at Andigo that could be a great fit for you, since you have a hankering for a fast-paced, get-it-done workplace and a passion for helping people, just like the rest of our team.

But before we get into all that, a little about us. While you may not have heard our name – say it with us, “Andigo sounds like indigo” – we’ve expanded to 40,000 members and lots of sponsor organizations (businesses with a bank-at-work perk for their employees). Good folks from the greater Chicago area and across country.

Did you catch that? That one word you won't see big banks use? “Members,” that's right. Andigo is a not-for-profit, member-owned credit union. We exist for one and only one reason: to help our members achieve their goals whenever, wherever they go. Because we're not a bank, we don't drive up profits just because shareholders demand it. Instead, we focus on driving up member happiness through low loan rates, high deposit rates and low or no fee products and services. Makes banks seem like kind of a bummer, huh? That's why we need to get the word out about all of the great opposite-of-bummer things we're doing for our members here at Andigo.

That's why we need you.

You're someone who sees a wrong and rights it. You take work seriously but not yourself. You want to surround yourself with other highly motivated, highly fun people who want to grow Andigo. You want to prove that when we set a goal to make a difference in our members' lives. Together we truly can. That's not easy, but you already know that because you're a person who loves a challenge as much as you love top compensation and A+ benefits for your hard work.

We think you belong here, do you? Thought so. Let's go!

### **Summary**

The Senior Financial Analyst is established to provide organizational/product profitability analysis, assisting with forecasting/budgeting, financial management reporting; product and service cost/benefit analysis; trend analysis; and ad hoc analysis.

## Essential Duties and Responsibilities

- Asset / Liability Management (ALM): Assists with the ALM function of the credit union. Develops and manages financial models to simulate the financial performance of the credit union. Prepares, reviews and explains accurate, timely and reliable income simulation and interest rate risk results, analyses and reporting.
- Financial Analyses: Oversees, develops and performs complex studies and analyses of existing and contemplated products and services. Provide results and help formulate strategy recommendations to management and the Board of Directors, as appropriate. Interprets and explains results of various analyses and variances.
- Liquidity Management: Assists with the liquidity management function of the credit union. Systematically monitors and projects periodic cash requirements, deposit flows and cash availability, and funding projection requirements. Coordinates, prepares, reviews, approves and distributes periodic liquidity reports.
- Profitability Management: Oversees, prepares, reviews and explains accurate, timely and reliable product, business unit, member and channel profitability results, analyses and reporting. Responsible for ad hoc profitability reports.
- Financial Reporting: Responsible for the accurate preparation of materials related to monthly Board packages.
- Accounting: Assists the accounting and financial reporting departments with ad hoc needs as requested by senior management
- Responsible for analysis and reporting of the credit union's investment portfolio, including posting, reconciling, maintaining investment GL's and investment interest income.
- Responsible for monthly reporting and analysis of delinquencies and charge-offs, including the allowance for loan loss calculation.
- Responsible for ensuring accuracy and completion of the NCUA 5300 Call Report.
- Administers, maintains, and utilizes software resources for financial management, including Asset Liability Management (ALM) and profitability software programs.
- Maintains and utilizes ALM financial modeling program including monthly update process.
- Develops, validates and documents periodic critical ALM model assumptions (i.e. prepayment speeds, decay rates, discount rates).
- Provide assessment of regulatory compliance as it relates to financial management (i.e. PCA, liquidity) and facilitates ALM examination.
- Coordinate development of annual budget. Administer annual budget by creating and monitoring performance.

- Provides financial analysis of credit union operations on a requested case by case basis. This includes researching and interpreting data, recommendations, and monitoring of assignments.
- Work with management to evaluate and recommend process automation improvements with respect to internal systems, processes and practices.
- Provides requested support schedules to external auditors/examiners and follow up by providing management responses to findings on a timely basis.
- Update internal financial reporting processes appropriately as applicable federal and state laws and regulations are changed or are enacted.

### **Qualifications**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform essential functions.

### **Education and/or Experience**

- Bachelor's degree in Finance, Accounting, Business or equivalent work experience.
- 3+ years of relevant work experience within the financial or related industry.
- Proven financial analytic skills, working knowledge of Asset Liability Management, liquidity management, financial analysis, cost accounting and financial reporting. Knowledge of investment securities and pricing techniques. Requires a high level of well-rounded knowledge of financial institution activities, policies and procedures and systems.

### **Technical / Interpersonal Skills**

- Requires the ability to read, analyze, and interpret complex documents.
- Requires the ability to write clear and concise reports, policies and procedures.
- The ability to respond effectively to inquiries or complaints from members, regulators and others is required.
- Requires the ability to apply concepts such as fractions, percentages, ratios, and proportions to practical business situations.
- Requires the ability to work with mathematical concepts as they relate to general business and budgets.
- Requires the ability to identify, analyze, and solve complex problems.
- Requires the ability to formulate solutions and make recommendations to implement them.
- Requires the ability to interpret an extensive variety of financial and other data in a variety of forms.



- Requires knowledge of computer software including, but not limited to, word processing, spreadsheets, database management, core processing systems, and the internet.

**Physical Demands**

The employee must occasionally lift and/or move up to 25 pounds.

**Work Environment**

The noise level is usually low to moderate.

**Compensation and Benefits**

Andigo is proud to offer a comprehensive benefits package that includes medical, dental, vision and life insurance options. A generous 401(k) and vacation plans.

**EEO Disclaimer:**

Andigo is an Equal Opportunity Employer. We do not discriminate on the basis of race, religion, color, sex, age, national origin or disability.

**To apply**

**Please send your resume to Georgia Katsianis at [georgia@careerdevsavant.com](mailto:georgia@careerdevsavant.com)**