



A Day in the Life of a Commercial Credit Analyst

Here's what you can expect in our full-time Rotational Associate Program.

We asked Associates who've been through this career-path program to answer the most frequently asked questions about this position. Parker, in Seattle, shared some experiences as a Commercial Credit Analyst.

Q. What is your typical day like in this Program?

Each day can bring different tasks and responsibilities. An Analyst's main focus may be completing a rush request for a client while another day will be filled with helping a mentee or attending team or social committee meetings.

My day to day is mostly filled with underwriting credits for Key's clients. Our team meets once a week to discuss every team member's work in progress. This meeting also gives the entire team the chance to bring up problems they have come across throughout the week and the most efficient way to solve them. Team Leaders usually remind Analysts of any recent policy changes, workflow changes, etc. During a typical week, I will be assigned to work on between 2-3 deals. To better understand the many idiosyncrasies of each deal, I will have several conversations with our Relationship Managers who work in the field.

I highly encourage every Analyst to undertake some sort of committee role or project. For example, the West Credit Campus has a social committee with six people. The social committee helps plan Campus events, like quarterly team celebrations. Other examples include Strategic Planning, Coffee Connections, Welcome Weekend Committee, etc.

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Q. What areas can Analysts rotate through in this program? And, how many rotations do you go through?

The Commercial Credit Analyst Program does not include a formal rotation. However, Credit Campus Analysts can explore different industries and types of deals by working in the different lines of business the Campuses support. The lines of business include Agribusiness, Middle Market, Business Banking, Private Banking, SBA, and Small Business. Analysts are encouraged to try out different teams, but their movement into those teams depends on staffing needs of the Campuses.

Q. What is the typical career path for someone who starts as an Analyst in this program?

After managing the monitoring of our portfolio and beginning to underwrite, many Analysts choose to become a Credit Associate or a Relationship Manager (RM) 1. Either route requires credit experience that all Analysts will have after going through the program.

Analysts are promoted as they are ready and as Associate roles become available, and although there isn't a specific date that makes an Analyst ready to promote, the program is roughly two years. Some Analysts choose to go into sales and become an RM1.

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Q. What would you say are the most important traits an Analyst needs to be most successful in this program?

There are three traits that are a definite advantage for an Analyst to have:

- **Team player** – The most important part of being an Analyst at either Credit Campus is the ability to be a team player. The Campuses are designed to be open for any questions from any employee at any time. It is expected of all campus Analysts to provide help when called upon for any questions. All Analysts have a mentor when they first arrive on campus. Take the odd requests, share any changes you believe would help your team, continue to ask questions and do not be afraid to fail.
- **Professional** – The easiest way to turn a senior leader off is to act unprofessionally throughout your day. This doesn't mean don't have fun at your job. Continually work on professionalism. This includes attire, attitude, responsiveness, etc.
- **Attention to detail** – Being a successful analyst requires strong critical thinking skills and curiosity when examining different companies. To accurately measure the riskiness of each deal that comes into the bank, analysts have to be able to identify the small changes in a company's performance and the reasons behind those changes. These data points are usually not perfectly clear, so it is extremely important to have an eye for detail as an analyst.

Q. What is your favorite part of being an Analyst in this program?

Working in the Agribusiness segment. I do not have an agricultural background, so I am constantly learning new things about agriculture. I find the quirks of Agribusiness deals to be so interesting and valuable to Key. Each segment brings its own challenges, and the analyst program gives you the opportunity to work in multiple segments to expand your base of knowledge and explore your preferences. The Analyst Program allowed me to find something I really like doing, that otherwise, I would have no idea about.

Q: What do I need to know before applying for the program?

Preferred Majors: Finance, Accounting, Business, Economics.

Minimum GPA: Minimum cumulative 3.3 GPA or above.

Certifications: N/A

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