Credit Risk Analyst
Job Number 50582730

Why John Deere
John Deere Financial might be just the place for you. We’re one of the largest equipment finance companies in the U.S. for agricultural, construction, forestry, lawn and turf care, landscaping, commercial, and consumer equipment purchases, as well as revolving credit and operating loans. We’re continually growing to serve customers around the globe and in many industries, providing retail, wholesale, and lease financing solutions that fit their business needs. We’re continually looking for eager professionals who are passionate about the opportunities and rewards of financial services.

What You’ll Do
As a Credit Risk Analyst at John Deere Financial, located in Johnston, IA you will manage projects related to the development and implementation of scoring systems to create efficiencies and maximize profits. This may include application of statistical methodologies such as logistic regression. In addition you will:

- Collaborate with operations to implement changes to underwriting credit policies and guidelines.
- Monitor delinquencies and write-offs to ensure account performance are in-line with corporate goals.
- Identify areas of concern and implements actions for improvement.
- Make recommendations for changes to decision tools to improve collections and underwriting scorecards and policies.
- Report and communicate to management and diverse audiences, technically related information and measures relating to portfolio quality in a simplified summary.
- Evaluate the credit risk on special programs or credit offerings to ensure level of risk is consistent with assumptions made in pricing models.
- Stay abreast of industry changes in risk management while assessing the appropriateness of incorporation into the business.
What It Takes

We need an excellent communicator with solid interpersonal skills, who thrives on solving problems, and working in a team environment. Ideally, you will have a Bachelor’s degree in a Business, Math, Actuarial or Statistics related discipline or equivalent education and a minimum of 4-7 years of related experience in lieu of the Bachelor’s degree. We also require:

- Experience with financial modeling, score card development, project management, risk analysis, and database management.
- Knowledge of statistical analysis, economics, and trend forecasting.
- Understanding of risk tools and skills including statistical modeling, credit scoring, and behavior scoring.
- Working knowledge of database management tools, the various loan accounting systems, and process management systems.
- Basic knowledge of information systems including: complex queries on various enterprise databases such as: Access, Business Objects, SAS, and/or SPSS.

A strong candidate will also have:

- Master’s degree in Statistics, Math, or Economics.
- Ability to apply statistical analysis principles/methodologies to make recommendations.

What You’ll Get

At John Deere, rewards aren’t limited to monetary compensation. We offer our employees a comprehensive range of tangible and intangible benefits that help us retain the best and brightest professionals in the industry.

Can you imagine a rewarding career with a recognizable brand name?

To be considered for this position, please apply at www.JohnDeereJobs.com.

The information contained herein is not intended to be an exhaustive list of all responsibilities and qualifications required of individuals performing the job. The qualifications detailed in this job description are not considered the minimum requirements necessary to perform the job, but rather as guidelines. John Deere is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to, among other things, race, religion, color, national origin, sex, age, status as a protected veteran, or status as a qualified individual with disability.