

**Credit Specialist**  
**ASA Electronics, LLC**

**Department:** Finance/ Accounting

**General:** A crucial role in managing the credit and risk assessment processes within our organization:

- To ensure internal and external communication and associated relationships will be managed in a professional manner.
- Extend and monitor credit to financially sound companies and facilitate prompt conversion of receivables to cash.
- Teamwork, excellent communication, and detail-oriented skills are required.
- Proficient in Microsoft Office suite and ERP systems.
- Position reports to CFO.

**Required Qualifications:** High school diploma & at least two years of accounting or banking experience.

**Responsibilities:**

1. **Credit Analysis –** Conduct thorough analysis of credit applications, including financial statements, credit reports, and other relevant information to assess the creditworthiness of prospective customers. Evaluate the credit risk of existing customers considering factors such as payment history, financial stability, and industry trends.
2. **Customer Communication –** Communicate credit decisions to internal and external stakeholders in a clear and timely manner, providing explanations and guidance as necessary.
3. **Relationship Management -** Establish strong customer relationships providing guidance on credit related matters while also enforcing credit policies and procedures.
4. **Collections Management –** Monitor and manage overdue accounts, implementing appropriate collection strategies to minimize credit losses and maintain cash flow. Researching and resolution of any customer deductions and providing timely information to internal and external parties.
5. **Compliance –** Ensure compliance with relevant laws and regulations, and internal policies related to credit risk management and lending policies.
6. **Continuous Improvement and Support –** Identify opportunities for process improvement and efficiency enhancements within the credit and collection functions, collaborating with cross functional teams as needed.

Last Revision Date: 4/1/24  
Issued by: Julia Willis