



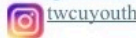
TWCU CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

Main Office #105/107 Henry Street, Port of Spain

Tobago Unit: Port Mall Shopping Centre, 1st Floor #A3 Sangster Hill, Scarborough, Tobago

TEL: (868)623-4444 / 3441 CELL/WHATSAPP: (868)797-6387 (Tobago Only)

Email: info@twcu.co.tt Website: www.twcu.co.tt



Established 25th May 1950: Registered 17th June 1950 – REG. No. CU/82/50

“Progress through Self Reliance”

JOB OPPORTUNITY RISK AND CREDIT ANALYST (CONTRACT)

1. MANDATE

The Credit and Risk Analyst is responsible for building and maintaining relationships with new and existing members, as well as identifying new prospective individuals for membership and establishing partnerships with companies. In addition, an employee in this category is required to initiate and facilitate the Society’s loan portfolio, analyse the line of credit granted to members’ and oversee the Society credit management operations.

2.0 QUALIFICATIONS AND EXPERIENCE:

- At least an Associate’s Degree in Banking, Finance, Marketing, Business Administration or related field.
- Certification or formal training in **Risk Assessment** will be an asset.
- A minimum of two (2) years’ experience in credit underwriting, banking, or credit union operations.
- Strong analytical, communication, and relationship-building skills.
- Knowledge of financial analysis, IFRS 9, and AML compliance is an asset.

3.0 DUTIES AND RESPONSIBILITIES:

- Conduct loan assessments and member consultations
- Monitor loan portfolio and support delinquency management
- Verify loan and security documentation
- Support Credit Committee operations
- Promote and cross-sell financial products

All applications inclusive of covering letter and CV must be labelled “**Risk and Credit Analyst**” and can be sent via email to shurlam@twcu.co.tt attention “**The General Manager**”; or hand delivered in a sealed envelope and addressed to:

**The General Manager
TWCU Credit Union Co-operative Society Limited
No. 105/107 Henry Street
Port of Spain**

All applications must be received no later than **3:00 p.m. on Thursday 21st May 2026**

Unsuitable applications will not be acknowledged