



Credit Analyst/Lending Support

First American Bank has an immediate opening for a Credit Analyst & Lending Support position at our Main Office location, Athens, Georgia.

Job Duties:

- Analyze and review financial information of bank credit customers to assist bank lenders in underwriting new loan requests, loan renewals, annual reviews, and management of the loan portfolio.
- Assist bank lenders in writing credit memos, annual review memos, and other items as needed for credit relationships of the Bank.
- Assist Chief Credit Officer with monthly and quarterly loan reports.
- Assist bank lenders in clearing collateral and documentation exceptions as needed.
- Assist Senior Credit Analyst and Chief Credit Officer with administrative functions such as loan loss reserve, concentration reports and management of the Bank's loan portfolio
- Communicate and coordinate with lending officers on details of loan requests
- Provide assistance, make recommendations on loan structuring to ensure they meet loan policies, loan compliance, and sound credit structure
- Handle special projects or research as needed by bank management and coordinated by the Chief Credit Officer or the Senior Credit Analyst.
- Working knowledge of loan documentation and proper loan structures.
- Assist bank lenders in underwriting, documenting, and monitoring credit relationships and files.
- Assist Loan Processors and Loan Operations as necessary and directed by Chief Credit Officer.

Job Requirements:

College degree in business related field and/or two to five years' experience in an accounting, financial management, analytical, operational, lending or loan support banking position. Must possess excellent written, organizational, and communication skills—must be clear, concise, and correct; Ability to read and interpret financial statements (balance sheet, operating statement and cash flows); Excellent analytical & interpersonal skills including the ability to write comprehensive and concise credit memos; Ability to relate well to all bank employees and the flexibility to work with many different departments; Strong computer/word processing skills including proficiency in Word, Excel, and financial analysis software; Willingness to obtain additional training on the job, attend outside schools and seminars as directed; Ability to work independently as well as with others and be responsive to supervisory guidance; Effective decision-making and problem-solving skills; and project a professional image by adhering to guidelines in the employee handbook.

Great opportunity with growing community bank that has excellent benefits. Interested candidates should send their resumes to HR@firstamericanishere.com.

First American Bank & Trust Company is an Equal Opportunity Employer and welcomes all qualified applicants. It is the policy of Employer to consider applicants without regard to race, color, religion, creed, national origin, gender, disability, marital or veteran status, age or any other legally protected status.