



Position Purpose: Credit Analyst

To complete cash flow analysis by utilizing corporate tax returns, company and individual financial statements, credit reports, and other financial documents and determine if the borrower can sufficiently cover debt service requirements.

Location: Fitzgerald, GA

Essential Functions and Basic Duties:

1. Spread business financial statements and business and personal tax returns.
2. Conduct credit investigations.
3. Within one to six months:
 - Prepare narrative credit analysis reports for low-to-moderate complexity loan requests with assistance and delivers these according to established service levels.Within six to twelve months:
 - Prepare narrative credit analysis reports for moderate-to-high complexity loan requests with limited assistance and delivers these according to established service levels.After one year:
 - Performs narrative credit analysis for moderate-to-high complexity loan requests without assistance and delivers these to loan officers according to established service levels.
 - Reviews and signs off on work assigned to less experienced analysts.
 - Assists with training/mentoring less experienced analysts as assigned.
4. Performs or assists with annual reviews of larger, long-term commitments.
5. Works proactively to get relationships reviewed and renewed on a timely basis.
6. Assists in special projects as needed.
7. Comply with all bank and personnel policies and procedures including but not limited to policies and procedures regarding the Bank Secrecy Act.
8. Complete periodic training provided and/or required by Colony including but not limited to Bank Secrecy Act training within required time frame.
9. Other duties as assigned.

Qualifications:

Education:

1. Bachelor's degree in accounting, finance or other business related field is required.

Experience:

1. Experience in banking or finance preferred.

Knowledge:

1. Basic knowledge of accounting and finance required.
2. A general knowledge of Microsoft Word and Excel.

Skills/Abilities:

- 1.. Ability to think and analyze quickly, while producing quality work
2. Must be detail-oriented.
3. Must present professional image when dealing with interdepartmental and external representatives.

Work Environment:

1. Requires regular office conditions.
2. May require some travel.

Ethics and Confidentiality:

Each employee should conduct himself or herself, at all times on and off the job, with honesty, good ethics, and integrity.

The Bank and its employees must respect the privacy of Bank customers and protect the security and confidentiality of those customers' personal information, in accordance with applicable law.

EEO Employer / Minorities / Females / Veterans / Disabled / Drug Free Workplace