



Newton Federal Bank, a \$280 million community bank located in Covington, Georgia has an immediate opening for a Credit Analyst I.

Qualified candidates should submit resumes to jaynlawson@newtonfederal.com with "Credit Analyst I" in the subject line.

Newton Federal Bank is an equal opportunity employer. It affords equal employment opportunity to all individuals, regardless of age, race, color, religion, gender, national origin, sexual orientation, gender identity, genetic information, veteran status or disability.

POSITION SUMMARY:

As part of the Credit Team, performs duties related to the approval, review and ongoing management of manually underwritten commercial loans, as well as, larger consumer mortgages. Refers to documented policies and procedures to guide and support the review and decision-making process. Seeks the advice of the Senior Credit Officer on more complex and questionable issues that are outside of the assigned scope. Performs basic research and financial and statistical analysis to determine and support the clients' credit worthiness. Prepares analysis, reports and presentations for review and approval. Ensures all transactions and processing are in compliance with regulatory and company guidelines, policies and procedures.

RESPONSIBILITIES:

- Performs duties related to the credit review of manually underwritten commercial and consumer loans. Focuses primarily on standard, straight forward loan requests with limited independent decision making.
- Conducts loan portfolio research to determine credit quality, character and soundness including, but not limited to: analysis of financial statements, industry analysis, management assessment, guarantor analysis, etc.
 - Ensures the consistent use of well-supported and factual analyses and process to determine and recommend risk ratings.
 - Seeks advice and direction on issues outside of scope or guidelines.
- Follows standard operating procedures when preparing analyses, reports and presentations for management review.
 - Performs accurate spreading of historical financial statements, free of repetitious spread numbers and superfluous narrative; and represents a clear focus on the merits, risks and mitigating factors accordingly.
- Assists Senior Credit Officer and Commercial Loan Officers to screen loan packages and collect "due diligence" materials. May interact with customers and accountants to collect information.
- May participate in a support role to a senior team member for a large and/or complex client portfolio; as well as accompany loan officers on client calls where appropriate.
- Expected to be aware of risk within functional area. This includes observing all policies, procedures, laws, regulations and risk limits specific to Credit role.
 - Reports known or suspected violations to the appropriate authority in a timely fashion.
- Prepares various reports for Regulators and the Board of Directors to include Criticized Assets of \$250k+ and Large Borrowers \$500k+.

- Performs additional duties, generally related to the lending area of the Bank, as assigned by manager.

MINIMUM JOB REQUIREMENTS:

- Bachelor's Degree in Business Administration, Finance, Accounting or related discipline; or equivalent combination of experience and education.
- Two years' experience within the banking industry is strongly preferred.
- Proficient at the intermediate level with Microsoft Office applications including Word and Excel.
- Ability to analyze and interpret basic financial statements and tax returns.
- Ability and desire to learn, as training will be ongoing.
- Ability to acquire comprehensive knowledge of Newton Federal Bank's policies and procedures.
- Knowledge of credit risk analysis/underwriting principles.
- Excellent organization and planning, decision making, communication, perception and analysis skills.
- Excellent interpersonal skills.