



FIRST CHATHAM
FAMILY OF BANKS

First Chatham Bank, a local community bank located in beautiful Savannah, Georgia, is looking for a Credit Analyst, full-time benefitted (relocation is not included). Please see Position Description below. First Chatham Bank offers a competitive benefits package. Any questions can be directed to Nannette Cafiero or Gail Perkins in the Human Resources Department (ncafiero@firstchatham.com or gperkins@firstchatham.com).

POSITION DESCRIPTION

Job Title: Credit Analyst
Reports To: Senior Credit Officer
Department: Credit Administration

POSITION SUMMARY: The Credit Analyst will support the Relationship Managers in underwriting requests for credit extensions to new and existing clients. They will perform detailed financial analysis for all lending opportunities, prepare credit approval and modification requests for presentation to Loan Committee by the Relationship Managers, perform annual credit reviews as needed, ensure compliance with the Bank's credit policies and procedures, ensure the timely collection and spreading of interim and annual financial statements provided by clients, and update financial ticklers in Fiserv (Navigator) to maintain current reporting.

PRIMARY RESPONSIBILITIES:

1. Analyzes data (i.e. financial statements, agency reports) on prospective and active borrowing accounts and prepares written reports evaluating the short and long-term prospects of the individual or company.
2. Makes recommendations to Loan Officers on the granting or denying of loans and prepares sufficient information (i.e. loan submissions) to document recommendations.
3. Identify and interpret trends in financial data. Interpret key financial ratios (e.g. cash flow to debt service, debt-to-equity, etc.)
4. Provides thorough documentation of all financial analysis with via spreadsheets and written credit offering memorandums.
5. Suggests a loan grade after conducting a thorough credit analysis and documentation review.
6. Coordinates specific work tasks within the department in order to ensure the smooth and efficient flow of information.
7. Provides assigned reports.
8. Performs annual review of loan relationships.
9. Other projects as assigned.

JOB SKILL REQUIREMENTS:

College degree in business field and/or minimum two years related experience in an analytical, operations, lending or loan support banking position. Must have analytical ability sufficient to learn analysis of complex commercial financial statements. Working knowledge of loan documentation and proper loan structure. Strong written and verbal communication skills along with a basic understanding of the principles of accounting. Knowledge of Microsoft Office programs, especially Word and Excel. Excellent organizational and interpersonal skills, attention to detail and the ability to work in a fast-paced environment and complete assignments in a timely manner with minimal direction. Ability to work independently as well as in a team environment and be responsive to supervisory guidance. Must project a professional image by adhering to guidelines in the employee handbook.

Responsible for compliance with all regulations, laws, and bank policies and procedures that pertain to the day-to-day job responsibilities. Responsible for maintaining a working knowledge of all compliance regulations pertinent to the assigned duties by successful completion of any courses assigned on a timely basis. Responsible for adherence to First Chatham Bank's Code of Professional Ethics and Conduct as well as observing and promoting compliance with the Code among fellow bank personnel, customers and vendors.

First Chatham Bank provides equal opportunity in employment for all qualified persons and prohibits discrimination in employment on the basis of race, color, religion, sex, sexual orientation, gender identity, national origin, age, veterans' status, disability unrelated to job requirements, genetic information, military service, or other protected status. Please send all resumes to humanresources@firstchatham.com.