

Commercial Credit Officer
(Atlanta, GA)

Summary

The position is responsible for supporting the underwriting and credit approval activities within Atlantic Capital Bank's Commercial Credit Group as well as other risk management activities. The position has both management reporting and project-related responsibilities. This position supports multiple Client Managers and the types of commercial loans described below.

- Loans to businesses with \$5 million to \$150 million in annual revenues
- Working capital lines of credit with and without borrowing bases
- Secured term loans including owner-occupied real estate and equipment

Essential Duties, Responsibilities & Accountabilities

- Participate in opportunity assessment discussions to determine acceptability of proposed credit transactions
- Ability to underwrite commercial loan requests independently
- Participate in customer and/or prospect calls to facilitate underwriting
- Ability to independently review both attorney prepared and internally prepared loan documentation
- Participate in the negotiation of attorney prepared loan documentation
- Spread and analyze company financial statements
- Ability to develop or prepare financial analysis models
- Perform industry analysis
- Review and analyze collateral
- Write effective credit authorization memorandums
- Prepare credit files complete with final credit authorization memorandums, borrower and guarantor financial statements, collateral information, etc.
- Present new credit relationships to Management Credit Committee
- Participate in computer-based as well as on the job training
- Compliance with Bank Secrecy Act, OFAC and USA PATRIOT Act including Customer Identification Program, customer due diligence, identifying high risk accounts, reporting suspicious activities to Supervisor or BSA Department

This position may require limited intraday travel.

* Other duties as assigned.

Skills & Competencies

- Excellent oral and written communication and presentation skills
- Strong organizational skills and effective time management
- Prior experience in financial statement spreading and analysis
- Proficient in use of PC software tools including Microsoft Office Suite, and financial statement spreading tools
- Familiarity with various types of loan documents associated with above mentioned loan types

Qualifications

Education:

- Bachelor's degree, preferably in Finance or Accounting
- Master's Degree or MBA or other higher level Certification a plus

- Completion of a formal bank credit training program is preferred

Experience:

- Minimum 3-7 years of experience in Commercial or Middle Market Underwriting
- Demonstrated analytical skills

- Proven track record working as a member of a close-knit team with shared responsibilities

To apply, visit www.atlanticcapitalbank.com/careers.