

**CITIZENS BANK AND TRUST COMPANY**  
**CREDIT ANALYST JOB DESCRIPTION**

Position Title: Credit Analyst (Full-Time)    Branch/Department: Richmond Hill/Loan

Supervised By: Coastal Market Executive/SVP

Other Primary Contacts: This position will interact heavily with all lending personnel and customer CPA/Bookkeeper.

Overview: This position is responsible for analyzing credit/financial information to determine risk for current and potential borrowers.

**Areas of responsibility and accountability:**

Credit Analysis:

- Evaluates the financial condition and risk associated with businesses and individuals applying for credit.
- Assist loan officers in gathering data from customers, from internal and external sources.
- Prepare financial data spreadsheets from data obtained performing cash flow analyses and other comparisons as needed
- Write narratives and generate reports to support loan memorandum requirements
- Provide additional support verbally and written to loan officer advising them of any other information deemed pertinent
- Address any anomalies found in the financial review providing a detailed explanation within the spread narrative/summary

Customer Service:

- Promotes and informs customers of the bank's products and services.
- Answers customer questions as they arise.

**General Banking Competencies:**

Communicating:

- Communicates in a straightforward and assertive fashion.
- Updates relevant people with timely information.
- Listens carefully to what others are saying.
- Respects and considers all opinions, even counter-opinions.

Demonstrating Integrity:

- Assumes responsibility for mistakes and failures.
- Demonstrates consistency between what is said and what is done.
- Behaves according to sound ethical and legal standards.

Working with Others:

- Is respectful of others.
- Balances individual goals with team goals.
- Builds and maintains productive relationships with people throughout the organization.

Adapting to Change:

- Maintains composure in frustrating situations.

- Demonstrates flexibility in working with others.
- Adapts to and helps others adapt to change.

**Position Competencies:**

Client Service:

- Effectively responds to customer needs.
- Answers customer questions and fully addresses their concerns.
- Quickly and practically solves customers' problems.
- Demonstrates appropriate discretion; keeps confidential information private.

Representing the Bank:

- Demonstrates good interpersonal communication and presentation skills.
- Manages difficult customer situations and treats others with respect.
- Maintains a neat and professional appearance.

Professional Excellence:

- Demonstrates a consistently high level of professional judgment.
- Provides customers with accurate and reliable financial information.
- Demonstrates strong customer service and communication skills.
- Maintains independence and objectivity in carrying out job responsibilities.

**Job Knowledge:**

General business and financial knowledge.

Knowledge of department-related financial services regulations and compliance.

Follow BSA, CIP and OFAC procedures as outlined in the BSA policy.

Knowledge of fraud: prevention and detection.

Knowledge of the company's products, services and policies.

**Educational and Experience Requirements:**

Educational:

- College degree required with finance or related focus preferred.

Experience:

- One to three years related experience preferred but not required.

**To Apply:**

Email your resume to [lori.sheffield@citizensga.com](mailto:lori.sheffield@citizensga.com).