



Position: CREDIT ANALYST IV / UNDERWRITER

Under the administrative and functional direction of the Credit Manager, provide services for credit analytical and underwriting support to the lending staff, senior lending management, senior credit management, and senior bank management. Responsible for analyzing commercial relationships through the writing of annual credit review and credit approval presentation memos, along with maintaining credit files and financial information on assigned commercial relationships. Responsible for the performance of, but not limited to, the below listed duties:

Essential Functions and Basic Duties:

1. Performs or assists in the preparation of annual credit review memos, known as the "Lender Analysis and Approval Form (LAAF), for loan officers through thorough and in-depth analyses of customer relationships, along with recommendations for risk rating changes when analyses merit such.
2. Performs or assists in the preparation of credit approval presentation memos (LAAFs) on new/renewal loan requests for loan officers through thorough and in-depth analyses of customer relationships, along with recommendations for pricing, loan fees, loan structure, and relationship strategy. These memos are prepared on moderate-to-high complexity C&I and CRE new/renewal loan requests.
3. Work with loan officers and RCOs to anticipate, identify and collect documents needed for efficient and timely approvals on new and existing credits and annual credit reviews involving the preparation of a LAAF.
4. Assist in the reviewing of spreads completed by less experienced credit analysts on business financial statements and/or business and personal tax returns, and especially for those spreads completed for assigned lenders.
5. Assist in conducting credit investigations. Assist in monitoring borrowing base and loan covenants, when applicable. Help maintain the credit files on commercial customers.
6. Assist in the training of new commercial/credit team members to the credit review and analytic processes and procedures. Assists with training/mentoring less experienced analysts as assigned.
7. Monitors maturing lines/loans for assigned loan officers and works proactively to get relationships reviewed and renewed on a timely basis.

8. Responsible for complying with bank's lending policies and procedures. Maintain a good working knowledge of lending policies and procedures and identify exceptions to policy and mitigants.
9. Complete periodic training provided and/or required by Colony including, but not limited to, compliance training within required time frame. Comply with all bank and personnel policies and procedures including, but not limited to, policies and procedures regarding all banking regulations.
10. Help maintain efficient standards and participate as a team player of the bank.
11. Assists in "special projects" as needed and other duties as assigned.

Qualifications:

Education, Experience and Special Requirements:

1. Bachelor's degree preferred in accounting, business or finance
2. Prefer 1-2 years of previous banking experience or some financially-related work
3. Job requires skills needed in a typical office environment. This includes computer skills, communications skills, as well as utilization of office equipment.

Skills, Abilities and Competences:

1. Able to adjust quickly to different work situations; remain composed under pressure and stressful situations.
2. Must be able to quickly understand and analyze financial data (Balance Sheets, Income Statements, Cash Flow Statements, Financial Ratios, etc.) and apply those skills as they pertain to the loan underwriting process. Must be organized, efficient, and able to work independently and be detail oriented in order to generate accurate reports.
3. Regard for all important details to assure accuracy in every transaction performed; detect errors; follow through on corrections and details. Highly detail-oriented
4. Must be highly competent with significant expertise in multiple computer software packages, primarily focused in the Microsoft Office Suite of programs including Word and Excel, but not exclusively. Will ensure competency is achieved and maintained with training as needed.
5. Ability to effectively manage one's time to complete work according to established deadlines. The ability to prioritize tasks to make the best use of time for high priority tasks.
6. Must be able to communicate thoughts clearly, both orally and written. Must present a pleasant and professional image and be able to communicate throughout the organization and to all levels of staff, as well as external contacts.

Work Environment:

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

Follow these steps to apply:

- Email resume to hr@colonybank.com
- Complete this survey: <https://www.cultureindex.com/c/83gOTs8gBY>

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