



C&I Commercial Banker

SouthCrest Bank is a \$550 million asset bank holding company headquartered in Atlanta. The company operates 11 locations throughout Georgia. At SouthCrest Bank our legacy of customer service goes back more than 100 years.. Today, we are high tech and forward thinking company, some call us a 100–year old start up. Our teams' vision is to build SouthCrest Bank into the leading private business bank serving Georgia. We are presently looking to hire an experienced C&I Commercial Banker.

The Commercial Banker's primary responsibility is to obtain, promote, and manage a portfolio of existing and new loan customers including cross-selling new loans, products and services while ensuring compliance with the Bank's lending policies and procedures.

**RESPONSIBILITIES:**

- Analyze loan markets to develop new prospects for loans
- Maintain positive, professional relationships with customers and continue communication for growth of portfolio.
- Analyze applicant's financial status, credit and property evaluation to determine feasibility of loan request
- Compiles loan documentation and facilitates loan structure with applicant and ensures the commitment letters are prepared and delivered
- Has full understanding of commercial real estate appraisals and is able to review and evaluate appropriately.
- Actively participates in the Community by attending events and being active in organizations to promote the Bank's business products and services and build relationships.
- Ensures loan closing and funding activities occur timely
- Identify complex situations, review related information to evaluate and develop an acceptable solution
- Stays informed and current on lending practices and communicates as necessary on updates needed to the Bank's policies

**QUALIFICATIONS:**

- Bachelor's degree required, preferably in business, finance or another related field.
- Minimum of 10 years Commercial Lending experience required.
- Must have formal credit analysis training and working experience in applying
- Proficiency in Microsoft Office Products is required.
- Demonstrated ability to grow and manage customer relationships.
- Ability to organize and analyze complex financial data.
- Knowledge and understanding of all federal and state regulations regarding lending and related departments.
- Excellent analytical and mathematical skills and ability to make a credit decision.
- Excellent verbal and written communication skills.

**EQUAL EMPLOYMENT OPPORTUNITY STATEMENT OF POLICY:**

SouthCrest Bank is an equal opportunity employer committed to diversity in the workplace. It is the policy of the Bank to provide equal employment and advancement opportunities to all qualified individuals. The Bank does not discriminate against any qualified employee or applicant on the basis of race, color, sex, religion, national origin, disabled or veteran status.

Please email your resume to: [jane.prescott@southcrestbank.com](mailto:jane.prescott@southcrestbank.com)