

SYNOVUS®

Synovus is – and always has been – a place where business is personal. While we have different names in different places, we are one company – Synovus. We have the strength of a major financial institution while maintaining the personal relationships you'd expect from your bank around the corner. From everyday banking to corporate services, Synovus is **the bank of here**.

Synovus began with a single act of kindness in 1888, and our passion for serving others has been growing ever since. Our roots run deep in all of the communities we serve, and we are committed to helping friends, neighbors, and customers alike achieve their goals.

Synovus is currently recruiting for this wonderful employment opportunity located at its **Columbus, GA** location:

Job Title: Credit Analyst III

Job Summary: Performs duties related to the underwriting of commercial loans typically \$2.5MM - \$15MM in size for customers with revenues from \$2.5MM to \$75MM. In a bank setting, collaborates frequently with loan officers and interacts with and provides consultation to customers. Performs research and financial and statistical analysis to determine and support the clients' credit worthiness while minimizing risk exposure. Prepares analysis, reports and presentations for management review and regulatory reporting. Ensures all transactions and processing are in compliance with regulatory and company guidelines, policies and procedures

Job Duties and Responsibilities:

- Performs duties related to the credit review of commercial manually underwritten loans. Focuses primarily on large complex loan requests with independent decision-making authority. Applies knowledge of credit/risk management processes to ensure the appropriate balance between company risk and customer/client focus and relationship is maintained.
- Spreads financial statements, works with Dual Risk Rating and performs Credit Service Reviews. Researches to determine credit quality, character and soundness including, but not limited to, analysis of extensive statistical data & financial statements, sensitivity analysis, industry analysis, management assessment and guarantor analysis. Ensures the consistent use of well-supported and factual analyses and processes to determine and recommend risk ratings.
- Works with specific lenders to conduct loan portfolio management. Proactively prepares for renewals, performs calculation of borrowing bases, monitors covenants, etc.
- Refers to documented policies and procedures to guide and support the review and decision-making

process. Seeks the advice of senior team members on more complex and questionable issues that are outside of the assigned scope.

- Partners with loan officers to screen loan packages and collect "due diligence" materials; may interact with and provide consulting services to customers and accountants. May travel to customer locations with loan officers. Provides analytical support for developing and maintaining credit studies, financial background information and other relevant data on present and prospective customers. Analyzes present and proposed lending and recommends optimum course of action to maximize profitability while providing a complete risk/delinquency analysis.

- Assists with the development and maintenance of management reporting systems, both manual and automated, that provide an accurate and readily available reference library of loan portfolios, clients current and historical data, reports, SOP, etc. Ensures all support documentation, both prepared and submitted, are in compliance and retained in accordance with the company's records retention policy.

- Each team member is expected to be aware of risk within their functional area. This includes observing all policies, procedures, laws, regulations and risk limits specific to their role. Additionally, they should raise and report known or suspected violations to the appropriate Company authority in a timely fashion.

Required Knowledge, Skills, & Abilities:

- Minimum Education: Bachelor's Degree in Business Administration, Finance, Accounting or related discipline

- Minimum Experience: 4 - 6+ years job specific credit underwriting experience in an organization of comparable size and industry

- Required Knowledge, Skills, & Abilities:

- Demonstrated work experience in the following areas:

- Analyzing and interpreting complex corporate and personal financial statements and tax returns.

- Performing diverse complex analysis and preparing supporting documentation for management review.

- Broad knowledge of credit risk analysis/underwriting principles, methods, practices and regulatory requirements

- Knowledge of financial accounting theory, methodology and logic

- Proficient at the advanced level with Microsoft Office applications including Word and Excel

- Proficient at the advanced level in department credit/lending systems and databases

- Excellent verbal and written communication skills

- Ability to meet service level agreements

- Ability to communicate effectively with clients to provide consultation concerning large, complex commercial loans

- Ability to use work flow tool

Preferred Knowledge, Skills, & Abilities:

If you're interested in this employment opportunity or you know someone who is interested, I encourage you to apply to this opportunity by visiting www.Synovus.com or by emailing your resume to my attention at EricFowler@Synovus.com