



**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 **Alpharetta, GA** location:

**Job Title: Credit Officer, Senior**

**Job Summary:** Directs credit activities within a specified region or line of business. Implements credit strategy, policies and procedures ensuring soundness, diversification, liquidity and maximum earnings for the region. Oversees loan structuring and approval, underwriting and appraisal activities. Approves loans within specified limits and in accordance with company credit policies and risk guidelines.

**Job Duties and Responsibilities:**

- Directs credit activities within the region to ensure soundness, diversification, liquidity and maximum earnings. Ensures that loan administration processes and policies are sound and appropriate. Consults with loan officers and approves large and complex loans above bank loan limits. Participates in loan structuring.
- Performs ongoing reviews of loan portfolios within the region and approves commitments within guidelines/limits independently up to a maximum of \$15 million. May approves commitments as part of a loan committee. Oversees loan portfolios and commitments of direct reports. Reviews underwriting to ensure adherence to policies and procedures.
- Performs comprehensive studies of debt structure, conducting credit reviews and evaluating the risk of specific transactions. Develop regional forecasts of portfolio trends based on the housing market, vacancy rates, absorption rates and general economic trends.
- Evaluates the credit portfolios of potential acquisitions and participates in price determination. Monitors and ensures accuracy of loan loss review. Provides oversight and ensures compliance with federal, state and local regulations.
- Provides guidance to direct reports. Plans, assigns and directs work, evaluating/appraising

performance, and resolving issues. Develops and coaches team members to retain and expand organizational talent through focused attention and effort. Provides timely and constructive feedback on a regular basis to ensure team members have a clear understanding of their work, roles and the business. Works with the Human Resources Department to resolve more complex HR related issues.

■ 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 Finance, Risk, Business Administration or a related field.

■ Minimum Experience: Twelve (12) years of experience in loan structuring and approval, credit analysis, underwriting, portfolio management and developing forecasts of portfolio trends OR an equivalent combination of education and experience.

■ Required Knowledge, Skills, & Abilities:

- Strong knowledge of loan portfolio analysis and credit review tools and their applications.

- Strong knowledge of federal and state credit regulations.

**Preferred Knowledge, Skills, & Abilities:**

Needing a candidate with strong C&I lending background with a larger, FRB regulated bank preferably with experience in the Atlanta Market

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](http://www.Synovus.com) or by emailing your resume to my attention at [EricFowler@Synovus.com](mailto:EricFowler@Synovus.com)