

STATE BANK

& Trust Company

Equal Opportunity Employer

Credit Services Manager **Atlanta, GA**

Summary:

The Credit Services Manager will assist in underwriting, documentation and portfolio management.

Functions:

The Credit Services Manager may be responsible for (but not limited to):

- Credit analysis and underwriting for loan transactions for clients whose total lending relationship is \geq \$300,000, including but not limited to
- Spreading commercial financial statements
- Completing personal financial statement and cash flow analysis
- Understanding and explaining sources and uses of the loan request
- Understanding and explaining industry and market dynamics
- Third party verifications
- Collateral analysis
- Completing the credit memo
- Proper risk rating of the credit
- Completion of the Loan Submission Sheet and all supporting documentation necessary for submission of loan packages for approval
- Assisting the Account Officer (if needed) to structure a loan that would present an acceptable risk to the Bank
- Joint Client Calling with the Account Officer; the Credit Services Manager would also contact clients directly as needed to ensure he/she has all the information needed to perform and prepare a thorough analysis and loan package
- Performing Annual Reviews in compliance with Bank guidelines
- Review of Commitment Letters and Term Sheets
- Assist as needed in review of Loan Documentation

Education/Experience:

- Bachelor's degree (B. A.) from four-year college or university.
- Five (5) to seven (7) years experience in a similar function and/or training; or equivalent combination of education and experience. Knowledge of lending and lending policies and procedures.
- General business and financial knowledge. Knowledge of credit policies and standards; Strong knowledge of federal and state financial services regulations/compliance. Knowledge of the bank's operations and management and products.

TO APPLY VISIT OUR WEBSITE WWW.STATEBT.COM

Employment at Will

Employment with State Bank & Trust is "at-will." This means that you or the Bank may terminate your employment at any time with or without notice or cause.

Employment Eligibility Verification

Employees are required to present proof of identity and eligibility to work in the U.S. State Bank participates in E Verify.

