

Career Opportunity

PromiseOne Bank is a community bank that would serve our community and its diverse population. As a community oriented commercial bank, we offer small business, commercial loans, mortgage loans, and customary banking services such as deposit products. We started our banking operation from our main branch in Gwinnett County, Georgia and have continued to expand our geographic footprints rapidly. With this fast growth, we are looking for new talents in the following areas:

[Job Title] Credit Administrator Trainee in **Credit Administration Department**

[Location] – Headquarter Office in Duluth, GA

[Job Overview]

The Credit Administrator Trainee will work under the tutelage of the Senior Credit Administrator with the goal of being able to independently carry out the duties and responsibilities of a Credit Administrator within 12 months of hire. Credit Administration Officer is responsible for managing the bank's loan origination, servicing and liquidation functions to ensure sound credit approval and compliance with loan policies, procedures, guidelines, lending-related regulations, and SBA SOP.

- Underwrite credit memos for Rated Loan Status Reports, new loans, renewals, change in terms, short-term extensions, and other requests.
- Request required documentation, financials, and other information from borrowers/customers
- Assist in the preparation of loan-related reports for management and board of directors
- Assist in planning, organizing, and implementing special projects commissioned by the bank's senior management.
- Monitor the 3rd party due diligence framework
- Review credit memos for all types of loans to identify key issues and to ensure the loan is in accordance with bank credit policies and regulatory requirements.
- Review loan files and SBA required documents to ensure they meet all eligibility requirements prior to loan closings.
- Provide support with loan review functions internally/externally.
- Proactively organize and inform lending staff on updates to the credit policies, procedures and guidelines.

[Requirements/Qualifications]

- Bachelor's Degree
- 6 plus months of experience in banking related to commercial lending and credit underwriting
- Knowledge in SBA SOP
- Finance experience in understanding cash flow analysis for both personal and corporate levels
- Intermediate computer proficiency
- Fluency in the English language
- Ability to learn bank specific software

We offer competitive compensation and excellent benefit package

- Medical, Dental, Vision, & Life Insurance
- 401(k), Paid Vacation and Sick Leave

If you are interested in working with us, please email your resume* to Career@promiseone.bank

*Document submitted will not be returned.

✉ PromiseOne Bank 2400 Pleasant Hill Road Suite 340, Duluth, GA 30096 ☎ 678.385.0834