

CREDIT OFFICER

FULL-TIME • TRUXTON BANKING • NASHVILLE, TN

WHO WE ARE

Truxton is a premier provider of wealth, family office, and banking services for wealthy individuals, their families, and their business interests. Serving clients across the world, Truxton's vastly experienced team of professionals provides customized solutions to its clients' complex financial needs. Founded in 2004 in Nashville, Tennessee, Truxton upholds its original guiding principle: do the right thing. Truxton Trust Company is a subsidiary of financial holding company, Truxton Corporation (OTCPK: TRUX).

MISSION STATEMENT

To do the right thing every day, putting our clients' interests first, with distinctive, comprehensive financial solutions that protect and promote client prosperity and quality of life.

WHAT WE OFFER

- 401k + company match
- Medical, life, dental, vision insurance
- Paid federal holidays and vacation
- Employee assistance program (EAP)
- Support towards continued learning and industry certifications

WHY YOU SHOULD WORK HERE

- Truxton is a highly profitable and growing company that has been recognized by American Banker as the 9th best community bank (top-ranking TN bank) based on 3-year ROAE
- Opportunities to grow your expertise, take on new challenges, and gain exposure to a wide range of sophisticated work
- Because we are a smaller company, you will have the opportunity to chart your own course and contribute to initiatives that go beyond your job title
- Opportunities for incentive bonuses through new business referral

CONTACT

- careers@truxtontrust.com
- 615-515-1700
- 20 Burton Hills Blvd, Suite 200
Nashville, TN 37215

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THE ROLE

The Credit Officer will work directly with the Bankers and the Chief Administrative & Risk Officer engaging in all areas of Truxton's credit and analytical function. This officer will work with the lenders to craft and approve credit proposals, underwrite and approve credits requests, and assist the Chief Administrative & Risk Officer in loan portfolio management, analysis, and reporting. We are looking for candidates with experience in bank loan analysis and with awareness of bank lending policies and procedures. Will require a person demonstrating strong analytical and underwriting skill sets coupled a developed strength in collaborative work on internal teams. The Credit Officer has significant exposure to senior management with opportunities for movement to leadership in banking and credit risk management.

WHAT YOU WILL BE DOING

- Approving credit proposals from the lenders to engage Truxton compliance and underwriting resources. Work with Bankers on options for appropriate structure and terms.
- Approving credits requests within certain parameters.
- Completing required analyses and underwriting certain credits to prepare them for presentation at Credit Committee.
- Generating quarterly analyses and reporting to Board Credit Committee pertaining to portfolio status and risks. Lead development of enhanced core system reports to expedited and enrich portfolio reporting.
- Working with senior Banking personnel and with Chief Administrative & Risk Officer as lead on initiative to streamline underwriting processes associated with certain credit requests and ensure compliance with bank regulations.
- Interfacing with auditors and examiners as needed to meet their information requirements.

WHAT WE ARE LOOKING FOR

Attributes and Abilities

- Problem solver, able to both diagnose challenges and solve them efficiently
- Able to seamlessly toggle between independent work and collaborating with a team
- Detail-oriented, organized, and able to handle multiple tasks in a timely fashion

Experience and Skills

- 10+ years of working knowledge and experience in accounting/loan review or bank credit preferred
- Experience in banking industry highly preferred
- Highly proficient with Microsoft Excel and other financial software systems
- Familiarity with other bank financial systems

Education and Designations

- Bachelor's Degree in Finance, Accounting, or Economics preferred