

JOB DESCRIPTION

Loan Assistant

Full Time: 40 hours

FLSA designation: Hourly - Non-Exempt

REPORTS TO: Commercial Lender/Regional President

PURPOSE: This position will be responsible for various activities within the Lending Department. These activities will include, but not limited to, the following:

ESSENTIAL DUTIES:

- Assist with preparation of loan approval and loan documentation packages. Facilitate loan workflow, including, pulling credit reports and flood determinations, as well as, ordering title work, appraisals, tax service, etc, as necessary.
- Clear closing conditions through communication with the customer, vendors and loan operations department.
- Assist with officer maturing loans, delinquent loan payments, delinquent financial information and property taxes.
- Prepare post-closing loan disbursements (including payment to third party vendors and balancing settlement statement), record documents necessary to secure bank's lien (Mortgages, UCC's, Title, etc).
- Assist customers, lender and operations with servicing questions and resolutions, including any documentation exceptions.
- Ability to support lender with taking applications and/or loan closings, when needed.
- Facilitate Monthly Lender Meetings.
- Prepare Monthly & Quarterly Reports for the Board and Director Loan Committee (DLC)
- Create Weekly Reports for Officer Loan Committee (OLC).
- Recording Secretary for DLC; take and transcribe the Meeting Minutes.
- Member of Various Bank Committees.
- Prepare CIF(s) (Customer Information Files).
- Pull Credit and Flood Insurance; order Appraisals and Title Work.
- Order documents to be prepared by the Loan Operations Specialist.
- Perform any other job-related duties that might arise.

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EXPERIENCE

The minimum required job-related experience needed to demonstrate competence to perform the job is:

- A minimum of three years Banking experience; loan related experience preferred.
- Loan documentation knowledge preferred.
- General knowledge of bank operations and ability to interpret bank policies and procedures.

SPECIFIC EDUCATION, EXPERIENCE AND SKILL

- Proficient knowledge in Windows Office Suite (Word, Excel).
- Preferred experience using CORE systems software and related applications.
- Ability to exercise judgment and discretion in confidential matters.
- Ability to communicate tactfully with bank employees and customers.
- Strong organizational skills and experience in working independently to solve problems.

COMPLIANCE

All associates have a responsibility to understand the Bank's BSA/AML Program, the procedures outlined in it, and to follow the Program and procedures in carrying out their duties. When an associate has supervisory responsibilities, he or she will make certain that his/her staff understands the responsibilities to comply with applicable regulatory issues and internal programs, policies and procedures. Any associate that fails to adhere to the BSA/AML Program or commits other violations of the Code of Conduct may be subject to disciplinary action up to and including termination.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an associate to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job the employee is regularly required to sit, stand, use hands to finger, handle or feel, reach with hands and arms, and talk or hear. The employee is frequently required to stand and walk. The employee must occasionally lift and/or move up to 10 pounds. Vision abilities required by this job include close vision,

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distance vision, color vision, peripheral vision, depth perception and ability to adjust focus. This is an onsite position.

NOTICE

- ✓ This position description in no way states or implies that these are the only tasks to be performed by the employee occupying this position. The employee will be required to follow any other instructions and to perform any other job-related duties.
- ✓ Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the employee will possess the abilities and aptitudes to perform each task proficiently.
- ✓ Ability means to possess and apply both knowledge and skill.
- ✓ This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
- ✓ This position description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
- ✓ All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
- ✓ Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
- ✓ This position description does not create an employment contract, implied or otherwise, other than an "at will" employment relationship.