

Position Description

This position is responsible for providing a high level of loan support to Small Business and Commercial Relationship Managers. The incumbent provides quality customer service to support on all lending and deposit relationships.

Position Accountabilities

- Enter and maintain customer information in the Credit Quest loan system.
- Responsible for requesting pre-work and loan documents through Credit Quest system.
- Assist relationship managers with processing loan renewals in Credit Quest as needed.
- Prepare packages for loan closings (i.e.: preparing applications, CRA forms, EDD forms, OFAC checks, CIP forms, preparing tickets, corresponding with attorneys, resolving credit bureau alerts, etc.).
- Review loan documents for accuracy prior to closing.
- Assist in closing loans with customers when needed.
- Receive closed loan package from relationship manager and prepares for booking. Ensure that loan packages are complete, accurate and are in accordance with bank policies, procedures and regulatory standards. Ensure that tickets have been processed.
- Track and resolve exceptions and trailing documentation in a timely fashion to ensure complete files.
- Responsible for preparing monthly reporting of status/pipeline reports for each assigned relationship manager.
- Responsible for tracking and reporting monthly referrals and maturing loans for each assigned relationship manager.
- Responsible for requesting updated financial information from customers and assigned relationship managers.
- Responsible for submitting customer financials to Portfolio Analysis in a timely fashion in accordance with submission procedures.
- Manage customer inquiries and provides quality resolutions.
- Provide assistance to customers in completing loan applications and financial statements.
- Maintain knowledge of bank products, services and rates.
- Maintain a working knowledge of Credit Quest loan system and keeps current on updates and changes of the system.
- Perform other such duties as assigned.
- Maintain compliance with and adhere to all state and federal regulations and bank policies and procedures, including, but not limited to Bank Secrecy Act, FACT ACT, Community Reinvestment Act, and EEO/AA/Fair Employment Practices.

Organizational Relationship

This position reports to the Loan Specialist Manager.

Position Qualifications

Education & Experience

- College degree preferred or equivalent work experience
- Minimum of five years experience in a banking environment with consumer/business lending, loan operations or paralegal type responsibilities required
- One to three years loan documentation or similar experience preferred

Knowledge & Skills

- Strong understanding of loan products, functions, documentation, policies and procedures as required by bank policy, state and federal regulators
- Ability to operate a personal computer and related software applications
- Ability to multi-task and work under pressure
- Must be able to establish priorities and meet deadlines with minimal supervision

Loan Specialist

- Ability to handle confidential information in a professional manner
- Must possess strong organizational skills to maintain accurate records and reports
- Ability to interpret credit requests, credit reports, financials, appraisals, etc.
- Ability to effectively evaluate problems and provide appropriate solutions
- Excellent written and oral communication skills
- Excellent computer skills relevant to Microsoft Office Suites (i.e. Word, Excel, Outlook)

Position Administration – HR Only

Job Code: 198-06

Grade: 06

Range: \$28,329.49 to \$42,494.25

FLSA: Non-Exempt