



Commercial Loan Assistant II

Department: Commercial Lending

Job Code: 198-05

Reports to: Commercial Lending Officer

FLSA: Hourly/Non-Exempt

Grade 5; Range \$25,294.19 to \$37,941.29

Supervises: None

SUMMARY

Revised: 4/19/13 anp

Performs secretarial duties and administrative loan support to one or more Commercial Lending Officers. Provide customer service and assistance as needed to support commercial lending functions.

MINIMUM REQUIREMENTS FOR POSITION:

- Two years of college preferred or equivalent work experience (minimum 3 years experience in a bank environment with consumer lending, loan operations or paralegal type responsibilities).
- Six months' to one year's experience in an administrative or secretarial position.
- Good understanding of bank operations and accounting.
- Generally familiar with consumer or commercial loan products and documentation.
- Ability to work with people at all levels.
- Ability to handle confidential information in a professional manner.
- Ability to multi task and work under pressure
- Ability to operate a personal computer and related software including spreadsheet applications.
- Ability to organize and maintain accurate records.
- Ability to establish priorities, meet deadlines and work independently with minimum supervision.
- Ability to effectively identify problems & recommend appropriate solutions.
- Excellent interpersonal, written and oral communication skills.

PRIMARY ACTIVITIES AND RESPONSIBILITIES:

- Performs general secretarial and administrative duties for the Commercial Lending Officer(s), as assigned.
- Assists in organizing work, establishing and maintaining project schedules.
- Maintain active client files with respect to financial and marketing information.
- Answers telephones, manages files and documentation, follow-up, and performs special projects as needed.
- Copies, files and distributes reports.
- Assists in completing Commercial Loan Officer reports and commercial pipeline.
- Drafts correspondence, memoranda, reports, etc.
- Greets visitors, distributes mail, assists customers in completing loan documents.
- Assists in obtaining annual financial information and other documentation from borrowers
- Schedules and coordinates meetings, maintains calendar for Commercial Lending Officers(s).
- Assists in processing and closing selective loans. Includes gathering documentation for flood certification, credit reports, OFAC, appraisals, and corresponding with attorneys.
- Ensures loan package is complete, is in accordance to bank policies, procedures and regulatory standards, forwards to loan officer for closing. Works to ensure regulatory compliance of loan documentation.
- Review and check documents and loan papers for accuracy prior to and after the loan has closed.
- Maintains and adheres to knowledge of products, rates, and regulatory requirements.



- Responsible for adhering to and complying with all bank policies and procedures, all applicable federal and state laws and regulatory guidance governing financial institutions, including, but not limited to, Federal Deposit Insurance Improvement Act (FDICIA), FACT ACT, Bank Secrecy Act and Regulation CC.
- Other such duties as may be assigned from time to time.