



POSITION DESCRIPTION

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| TITLE: | Loan Assistant | CATEGORY: | Full-Time |
| FLSA: | Non-Exempt | LOCATION: | Clinton |
| SEGMENT: | Loan Production | REPORTS TO: | Community Bank President |
| SHIFT: | Monday-Friday: 8:00 a.m.-5:00 p.m. | DATE: | September 27, 2024 |

SUMMARY

The position of Loan Assistant is responsible for performing routine clerical duties related to consumer loan applications, processes consumer advances on lines of credit, may prepare DDA overdraft protection line documents, boards loans on the Bank's mainframe computer and loan documentation systems, works daily and monthly exception and delinquency reports, distributes daily and monthly reports, and promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services.

Assures compliance with all Bank policies and procedures, as well as all applicable state and federal banking regulations.

ESSENTIAL DUTIES

- Begins credit request process, inputs applicant information such as borrower's name and address, inputs the appropriate purpose, SIC and CRA codes, lists loan amount, terms, grade, purpose, collateral and account balances, may order preliminary reports (e.g., title, flood, UCC, Secretary of the State, etc.).
- Runs credit reports on current or prospective borrowers as necessary for all related interests.
- Conducts account research to update customer's complete banking relationship.
- Processes consumer loan advances.
- Reviews loan approvals to ensure information is complete, follows up to obtain missing data, inputs data and generates loan documents on the loan documentation or word processing software ensuring accuracy and completeness.
- May prepare and send commitment, engagement, auction and decline letters.
- Boards completed loans on the Bank's mainframe computer system and loan documentation software system.
- Sets up and maintains credit and other files for documentation and compliance, vehicle title work and UCC filings.
- May work with insurance policies and related reports, contacts agents, works closely with loan officers and customers to ensure proper insurance is received and maintained.
- May sort and distribute daily and monthly loan reports to applicable branches or departments.
- Answers the telephone, responds to routine loan officer or customer inquiries relative to account balances, loan balances and payoff requests.
- Assists loan officers and other personnel to ensure proper related documentation is prepared and/or provided.
- May process interest payments from the Bank's interest reserve.
- May assist with uploading and reviewing new and renewed loans.
- May close paid loans and terminate collateral when applicable.

- May process various loan reports and callbacks.
- Provides effective customer service and assists in resolving problems within given authority.
- Calculates loan pay off amounts for certain types of loans.
- May be required to perform official notary services, type routine letters, reports, and forms.
- Operates computer terminal or personal computer to process loan activity, determine balances, and resolve problems within given authority.
- Maintains files, copies and faxes documents, and orders and distributes supplies.
- Treats people with respect, keeps commitments, Inspires the trust of others, works ethically and with integrity, upholds organizational values, and accepts responsibility for own actions.
- Demonstrates knowledge of and adherence to EEO policy, shows respect and sensitivity for cultural differences, educates others on the value of diversity, promotes working environment free of harassment of any type, and builds a diverse workforce and supports affirmative action.
- Follows policies and procedures, completes administrative tasks correctly and on time, supports the Bank's goals and values, and benefits the Bank through outside activities.
- Performs the position safely, without endangering the health or safety to themselves or others and will be expected to report potentially unsafe conditions. The employee shall comply with occupational safety and health standards and all rules, regulations and orders issued pursuant to the OSHA Act of 1970, which are applicable to one's own actions and conduct.

SECONDARY DUTIES

The position of Loan Assistant performs duties specific to the position and other functions as assigned.

SUPERVISOR RESPONSIBILITY

The position of Loan Assistant is not responsible for the supervision of any employee(s).

ENVIRONMENT AND PHYSICAL ACTIVITY

The incumbent is in a non-confined office-type setting in which he or she is free to move about at will. It may include some minor annoyances such as noise, odors, drafts, etc.

The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to 10-20 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.

The incumbent for this position may operate any or all of the following: telephone, cellular telephone, beeper, copy and fax machines, adding machine (calculator), check protector, microfilm equipment, encoder, money counter, credit card terminal, typewriter, computer terminal, personal computer and related printers.

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

MENTAL DEMANDS

The incumbent in this position must be able to accommodate to reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress, multiple concurrent tasks, and constant interruptions.

MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- High school diploma or general education degree (GED) and **2+** years of related experience and/or training, or the equivalent combination of education and experience. Work related experience should consist of a banking background. Educational experience, through in-house training sessions, formal school, or financial industry related curriculum, should be business or financial industry related.
- Basic experience, knowledge and training in deposit or lending activities, terminology, and products and services.
- Basic knowledge of related state and federal banking compliance regulations, and other Bank deposit or lending policies.
- Basic skills in computer terminal and personal computer operation, mainframe computer system, word processing, spreadsheet, and specialty software programs.
- Basic typing skills to meet production needs of the position.
- Basic math skills: calculate interest and balance accounts, add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals, locate routine mathematical errors, count currency, coin and negotiable instruments in a timely manner.
- Effective verbal, written, and interpersonal communication skills with the ability to apply common sense to carry out instructions, interpret documents, understand procedures, write reports and correspondence, and speak clearly to customers and employees.
- Ability to deal with routine problems involving multiple facets and variables in standardized situations.
- Good organizational and time management skills.
- Ability to work with general supervision while performing duties.
- Current **STATE** driver's license and a vehicle with appropriate insurance coverage if required to drive while performing assigned duties and responsibilities.

Management reserves the right to change this position description at any time according to business needs.

