



POSITION DESCRIPTION

TITLE:	Loan Portfolio Manager	CATEGORY:	Full-Time
FLSA:	Exempt	LOCATION:	Battlefield
SEGMENT:	Lending	REPORTS TO:	Commercial Lender
SHIFT:	Monday-Friday; 8:00 a.m. - 5:00 p.m.	DATE:	January 24, 2023

SUMMARY

The position of Loan Portfolio Manager is responsible for partnering with the Commercial Lender to successfully manage Commercial Banking credit account relationships under minimal supervision. The Portfolio Manager is responsible for closing new business relationships and expanding existing relationships with existing customers.

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

ESSENTIAL DUTIES

1. Manage an assigned credit portfolio.
2. Underwrite all types of credit account exposure.
3. Manage collections of past due loan payments, lapsing insurance, past due property taxes, document exceptions and other loan issues.
4. Prepare loan modifications and servicing action requests for approval, obtain, and review legal documents ensuring renewals and modifications are properly documented.
5. Coordinate collection and review of financial statements, tax returns, rent rolls, PFS, loan document exceptions and other documents as required by annual reporting requirements.
6. Daily customer interaction through email, phone, and site visits to address routine servicing matters and/or other related issues.
7. Provide customer service, participates in joint sales calls with Commercial Lender and identifies cross-sell opportunities.
8. Perform site visits and annual customer reviews on designated accounts.
9. Attend designated training classes each year.
10. Determine early warning signs of clients at risk and work with them to develop and execute an appropriate plan to mitigate risk.
11. Treats people with respect; keeps commitments; Inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.



POSITION DESCRIPTION

TITLE:	Help Desk Agent	CATEGORY:	Full-Time
FLSA:	Exempt	LOCATION:	Any
SEGMENT:	Information Technology	REPORTS TO:	VP, Technology Services Manager
SHIFT:	Monday-Friday; 8:00 a.m. - 5:00 p.m.	DATE:	April 22, 2022

SUMMARY

The position of Help Desk Agent will be proactive in addressing problems, and will quickly solve issues and address concerns presented by the user base. Additionally, the individual will continually look for ways to improve the efficiency of their daily routine, and will work to identify potential issues before they become impactful to the company's operations. At all times the individual will provide exemplary customer service and will tenaciously pursue problem resolutions, working until such issues have been resolved to the requester's satisfaction.

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

ESSENTIAL DUTIES

1. Technical assistance and problem resolution to all OSB employees, contractors, vendors, service providers, and other such entities as may be necessary. Such services will be provided primarily via e-email, network-based instant messages and in person which necessary.
2. Demonstrate and effectively use standard troubleshooting techniques to solve problems and employ good follow-up skills to confirm problem resolutions.
3. Set up new computer systems and peripherals, and perform routine maintenance as required.
4. Maintain a high degree of familiarity and competency in the areas of malware detection and prevention.
5. Maintain a working knowledge of common data security processes, tools, and systems.
6. Train computer users on appropriate use of devices and common software products.
7. Maintain computer software to ensure secure and efficient operations.
8. Successfully diagnose issues with computer hardware, software applications, office equipment, and associated devices, and directly ensure the restoration of proper operation as and where required.
9. Implement and support new software programs for the company when applicable.
10. Multi-task and appropriately prioritize activities/tasks effectively.
11. Travel to all locations to perform necessary tasks in support of the organization's needs.
12. 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.

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 1+ 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.
- Desktop, notebook, laptop, tablet and mobile device hardware and operating systems.
- All productivity tools and applications within the Microsoft Office 365 suite.
- Working knowledge of/familiarity with the various operational software products used within the organization.
- Managing desk/IP-based phone systems, and mobile phone operations, with a technical understanding of both.
- High degree of proficiency with the troubleshooting and repair techniques necessary to fully support all user endpoint devices, including desktop PC's, notebook computers, peripheral devices such as printers, scanners, network devices, monitors, external storage devices, telephones, and other such equipment as may be introduced into the company's operational environment.
- Must be helpful and possess a high degree of self-confidence.
- Must be motivated to seek solutions based upon the needs of customers and Bank staff.
- Must be outwardly friendly, engaging, articulate, organized, and self-motivated.
- Should be able to communicate clearly and effectively both verbally and in written form.
- Ensure that all provided services are delivered to the complete satisfaction of the receiver.
- Current STATE driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.

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

