

Under the direct supervision of the Commercial Loan Officer who oversees commercial credit operations, performs a variety of functions to support the commercial lending team. Orders, assembles and verifies reports and information necessary to compile complete loan packages for new loans, modifications, renewals and extensions. Ensure files are accurate, complete and up-to-date, periodically removing dated financial information from credit and overflow files. Successfully completes initial and on-going training programs, including on-line courses, to maintain a comprehensive understanding of pertinent topics as the Bank deems necessary from time to time.

Primary Responsibilities

- Performs any functions necessary, within scope of authority and expertise, to provide the highest level of customer service and to increase the productivity and profitability of the Bank.
- Maintains high ethical standards while performing all duties in accordance with the Bank's internal policies and procedures and within prescribed legal, regulatory and compliance guidelines.
- Responsible for various aspects of the commercial loan system – tickler set-up and tracking, sections of the workflow including “post-approval”, document uploading, and related reports; prepares reports for loan committees as required.
- Prepares and tracks UCC filings on Secretary of State website.
- Prepares closing documents, commitment letters/packages, and decline and/or counteroffer letters. Communicates with loan officers to prepare complete closing packages in advance of scheduled closings. Informs accounting and loan servicing departments of weekly scheduled closings.
- Participates in meetings and presents reports to commercial loan team, Officer Loan Committee, Trustee Loan Committee, etc. Prepares loan packages for Officer and Trustee Loan Committee meetings and distributes the items on a timely basis.
- Distributes the pipeline and line renewal reports to members of the commercial loan department weekly (for Monday morning review)
- Serves as key point person gathering requested loan files and other information for audits.
- Monitors reports for paid loans/mortgages, removes ticklers from the commercial loan system when necessary, and manages paid loan files to be archived
- Provides for the day-to-day customer service needs of the bank's clients by answering phones, researching answers to inquiries and providing solutions to problems.
- In the absence of the Corporate Secretary, uploads items for Board of Trustee, Trustee Loan Committee, and other meetings and sets up remote access when necessary.
- Compiles and maintains written procedures of job tasks.

Other Responsibilities Include:

- Identifies operational/departmental improvements to ensure compliance with policies and procedures.
- Performs other tasks and duties as required to ensure the timely completion of departmental work and special projects.

The above is a description of the ordinary duties of the position. It should be expected that from time-to-time other duties, both related and unrelated to the above, may be assigned and, therefore, required.

Position Requirements

- High school diploma or equivalent; college degree in related field is preferred.
- Three-plus years of experience with commercial loans; background in loan closings and related work is required.
- Must be accurate, detail-oriented and have strong organizational skills.
- Must have a friendly, helpful attitude and interact with others in a professional, courteous and ethical manner.
- Works independently, takes initiative and proactively works cross-functionally with all departments to enhance productivity and accuracy.
- Must possess a working knowledge of PC applications including word processing, spreadsheet and email.

Supervisory Scope

None