

Position Title: Lending Assistant

FLSA Status: Non-Exempt

Reports To: Branch Manager

Location: Falls City Loan Production Office



Position Summary:

The Lending Assistant is responsible for assisting the Loan Department in performing various duties and special projects related to consumer and business loan applications; generating loan documentation for all types of loans; processing consumer, commercial, and real estate loan payments and advances on lines of credit; boarding loans and updating information on the Banks computer system; working daily insurance and monthly reports; distributing daily and monthly reports. Assure compliance with all Bank policies and procedures, as well as all applicable state and federal banking regulations.

Essential Job Functions

- Conduct customer due diligence, including, but not limited to: credit reports, UCC searches and filings, entity documentation, financial statement, and tax return spreads.
- Ensure loan policies and procedures are completed and compliant with all regulations.
- Process consumer and commercial draw requests and loan payments.
- Generate loan documents, board loans into bank computer system, process loan extensions and modifications, process updates to loan records.
- Ensure document production on booking and maintenance.
- Maintain credit files.
- Monitor taxes, and insurance.
- Review work for accuracy and completeness, assist other staff members to resolve errors or omissions.
- Provide support to all areas of the loan department as needed. Act as backup for other loan department staff.
- Proactively promote the bank and its products and services.
- Perform other duties as assigned.

Skills and Education

- Associates Degree or equivalent, preferred.
- Minimum three years' related experience or training, preferred.
- Basic math skills.
- Strong written and verbal communication skills.
- Strong organizational and problem-solving skills.

Physical Requirements

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. While performing the duties of this job, the employee is regularly required to stand, walk, use hands to handle or feel, reach with hands or arms, talk or hear. The employee must regularly lift and/or move up to 15 pounds. The employee must be able to lift and/or move up to 25 pounds occasionally.

Working Environment

While performing the duties of this job, the employee will be exposed to indoor conditions. The noise level in the work environment is usually moderate.

Employee Acknowledgment

I acknowledge that I have received, read, and understand the duties and expectations for the job listed above. I agree to perform the duties outlined and to comply with all standards established in the performance of this job.

Employee Signature: _____

Date: _____

Employer Signature: _____

Date: _____