



Savings Bank
OF MENDOCINO COUNTY
Member FDIC

Job Description

Job Title: Document Placement – Account Clerk 3

Department: Loan Operations

Reports To: Loan Operations Manager

Salary Grade/Salary Range: 7 (\$14.65/hr. - \$23.41/hr.)

Revision Date: 4/19/2016

Position Summary

Under general supervision, but in accordance with established policies and procedures is responsible for obtaining, correlating and disseminating credit information while adhering to stated bank policies and procedures and complying with Federal and State regulations, particularly, the Fair Credit Reporting and Right to Financial Privacy Acts. Provides service to facilitate credit making decisions for lending officers for loan applications and responds to authorized requests for bank customers. Creates loan files and is responsible for the correct placement of documentation for loan assets.

Essential Duties and Responsibilities

- Maintain reliable and predictable attendance and punctuality.
- Prepares credit reports for all types of loans and responds to written credit inquiries in accordance with federal regulations and bank policy.
- Preparing credit reports on applicants for all types of direct and indirect loans by obtaining and assembling information from credit reporting agencies and through direct verification from other appropriate sources. Refers completed credit reports to the appropriate lending authority for evaluation and decision.
- Responds to inquiries (conforming telephone and written) which comply with policy by researching and providing factual, accurate information regarding our experience with customers, in accordance with federal regulations and bank policy. Records responses in appropriate bank records.

- Acts as liaison between the bank and various credit reporting agencies, reporting charged off accounts and repossessions, processes billing, tape monitoring, and correcting production problems.
- Processes all incoming facsimile messages, and provides operator assistance for outgoing facsimile use.
- Completes a variety of loan reports on a monthly basis
- Creates loan files and loan docketts and is responsible for the correct placement of documentation for loan assets.
- Completes Loan Committee Reports utilized by the Sr. Loan Committee and Board of Directors for loan approval.
- Images and indexes loan documents and other information.
- Assists other Loan Servicing Areas, as time allows, including but not limited to processing the insurance mail, performing other duties associated with the Credit Reporting Desk or the preparation of Loan Committee Reports as loans are boarded, researching and compiling account and balance information from customer portfolios.
- Provide backup to Laser Pro, the Loan Documentation System, in the daily processing of loan document preparation from all types of loan applications and input sheets.
- Other duties as assigned.

Qualification Requirements

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience Requirements

High School diploma or general education degree (GED) and a minimum of one to two years' keyboard and office experience and/or training; or equivalent combination of education and experience. Banking experience preferred, but not mandatory.

At least 1 year experience in current Credit Desk/Document Placement-Account clerk 2 or similar outside experience

Minimum Typing Speed Required

Keyboarding at 45 wpm.

Language Skills

- Ability to read and interpret documents such as safety rules, operating instructions, procedure manuals, policies and memorandums.
- Ability to write routine correspondence and communicate effectively and tactfully, orally and in writing with employees, customers, vendors and management.
- Must possess the ability to speak clearly so others can understand.
- Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition and grammar.
- Bilingual skills desirable.

Mathematical Skills

Ability to add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals. Ability to use a basic calculator.

Reasoning Ability

Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram or schedule form.

Other Skills and Abilities

- Familiarity with Windows-based computer required. Previous experience with the Microsoft Office suite and banking-related software preferred.
- **Evaluating Information to Determine Compliance with Standards** – Using relevant information and individual judgment to determine whether transactions, events or processes within scope of authority comply with laws, regulations or Bank standards.
- **Working Directly with the Public** – Ability to deal directly, face-to-face and on the phone with the public, maintaining the Bank's Customer Service Standards.
- **Establishing and Maintaining Interpersonal Relationships** – Developing constructive and cooperative working relationships with others and maintaining them over time.
- Ability to assume responsibility, display initiative, exercise good judgment and make and act upon decisions within the scope of assigned authority.
- Ability to be detail oriented and organize and prioritize work.
- Team player with strong professional, people-oriented skills. Ability to take direction from several individuals and work in a high demand, deadline-sensitive atmosphere.

Physical Demands

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, sit, reach with arms, talk or hear and use hands to finger, handle or feel objects, tools or controls. The employee is occasionally required to climb or balance, stoop, kneel, crouch and may occasionally use ladders for a variety of tasks. The employee must frequently lift and/or move 20-25 pounds and occasionally lift and/or move 20-25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus. Some driving may be required.

Post-offer physical is not required for this position.

Acknowledgment:

I understand that this job description should in no way be construed as a contract for employment, but rather is intended to indicate the general nature and level of work to be performed. Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to or from this job at any time. It is not designed to contain nor be interpreted as a comprehensive account of all the responsibilities and/or qualifications required of an employee assigned to this job. These job duties may be subject to change at any time due to reasonable accommodation or other reasons. Further, I understand that if I have any physical limitations or require any accommodations in order to perform the essential functions of my job, I must immediately inform my supervisor.

Employee Signature

Date

Supervisor Signature

Date