



*Savings Bank*  
OF MENDOCINO COUNTY  
Member FDIC

## **Job Description**

**Job Title: Note Clerk 1**

**Department: Loan Accounting Department**

**Reports To: Loan Accounting Manager**

**Salary Grade/Salary Range: 4 (\$11.05/hr-\$16.23/hr)**

**Revision Date: 9/1/2012**

### **Position Summary**

**Under the supervision of the Loan Accounting Manager, in accordance with established policies and procedures, performs a variety of loan processing functions in connection with Commercial, Real Estate and Consumer loans including processing loan payments, transfers, department mail, and report distribution.**

### **Essential Duties and Responsibilities**

- Serves as primary telephone service representative. Provides assistance to both internal and external customers by providing knowledgeable, courteous and professional service both in person and on the telephone.
- Serves as primary loan teller. Processes all loan transactions presented at the Loan Accounting teller workstation by both internal and external customers.
- Processes Loan Accounting department mail and responds to all customer correspondence.
- Processes all address change requests
- Quotes and process loan payoffs
- Completes daily Paid Loan Report, releasing collateral when necessary (Ownership Certificates, Savings and Certificates of Deposit etc)
- Perform Fannie Mae "daily sweep" for payments
- Process/Input of all all loan payments and/or advances
- Processes return checks and payment reversals
- Processes and maintains ACH/EFT/and Credit Card transactions

- Performs distribution of daily, weekly, monthly, periodic department reports
- Performs maintenance of loan system information
- Process coupon book orders
- Provides assistance to and back-up break and lunch coverage for switchboard position on a daily basis by answering incoming calls and directing/routing them to appropriate departments and extension within the bank.
- Provides late Friday customer service coverage for branches
- Film lending floor work
- Other duties as assigned.

### **Qualification Requirements**

- To perform this job successfully, an individual must be able to perform each essential function satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required.
- Ability to provide courteous, knowledgeable and professional customer service both in person and on the telephone.
- Knowledge of processing deposit and/or loan account transactions
- Strong skills operating a personal computer including Microsoft Word, Microsoft Excel, and navigating the internet.
- Ability to perform accurate data input

### **Education and/or Experience Requirements**

An Associates Degree (AA) or equivalent from two year college or technical school; or knowledge typically gained through a minimum of six months experience in providing customer service in a financial institution or other professional organization; or an equivalent combination of education and experience.

### **Minimum Typing Speed Required**

There are no minimum typing speed requirements

### **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 fellow employees, customers, vendors and management.

No additional requirements

### **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.

No additional requirements

### **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.

No additional requirements

### **Other Skills and Abilities**

To perform the job successfully, an individual should demonstrate the following competencies:

Accuracy and Quality - Ability to achieve a high standard with work processes and outcomes, is able to complete tasks with a concern for all details involved; monitors and checks work for precision, clarity and completeness; produces quality results.

Continuous Learning - Ability to take responsibility for own learning and development by acquiring and refining of technical and professional skills needed in job related areas; ability to proactively seek performance feedback and identify approaches to improve own performance.

Verbal Communication - Ability to express ideas effectively and speak clearly in individual or group situations, adjusting style and methods to meet specific needs of the audience; attentively listens to others to gather data and paraphrase meaning to verify understanding.

Written Communication - Ability to use correct English grammar, punctuation, and spelling; communicates information (facts, ideas, or messages) in a succinct and organized manner; produces written information which may include technical material that is appropriate for intended audience.

Dependability - Ability to make self available for work on a consistent and timely basis with infrequent unplanned absences; Ability to ensure work responsibilities are covered when absent; ability to follow instructions, and respond to managements directions.

Prioritization/Time Management - Ability to assess multiple tasks or issues which are competing for a limited amount of time or resources and effectively determine order in which each will be addressed; ability to set priorities, goals and timetables to achieve maximum productivity; ability to track both completed and incomplete activities.

Teamwork - Ability to work cooperatively with others as part of a formal or informal team to accomplish Bank goals; ability to respect the needs, ideas and contributions of others; ability to contribute to and accepts consensus; ability to subordinate own objectives to the bank or their team. Ability to focus on solving conflict, not blaming; ability to maintain confidentiality.

Customer Service - Ability to provide internal and external customers with the highest quality of customer service that meets their needs, in a timely, efficient, and professional manner; Ability to follow up on customer complaints, questions and requests.

### **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.

The employee must have the ability to use a computer keyboard, mouse, calculator, copier, fax machine and telephone. The work environment is indoors with the majority of time spent sitting at a desk. The noise level is moderate.

**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**