



Savings Bank
OF MENDOCINO COUNTY
Member FDIC

Job Description

Job Title: Loan Assistant - Head Office

Department: Loan Department

Reports To: Chief Credit Officer

Salary Grade/Salary Range: 5 (\$11.88/hr - \$18.19/hr)

Revision Date: 9/8/2014

Position Summary

Under general supervision, in accordance with established policies and procedures, performs a variety of receptionist, secretarial and clerical duties. Working as a team with other Loan Assistants, assists all lending officers to gather information required for Consumer and Commercial Loan Applications. Extensive contact with customers and the public both in person and on the telephone.

Essential Duties and Responsibilities

- Answers incoming telephone calls (multiple lines), resolves customer inquiries within prescribed authority, and when necessary directing calls to the appropriate loan officer or department.
- Serves as primary receptionist for loan officers.
- Schedules appointments for loan officers.
- Responds to written inquiries directed to loan officers.
- Prepares/composes written correspondence and memos as requested by loan officers.
- Provides administrative assistance to commercial, consumer and branch loan officers.
- Obtains information related to the consumer loan origination process including: ordering appraisals, environmental reports, credit reports, RESPA documents, preliminary title reports, customer identification verifications, UCC Searches, insurance information, flood certificates and various other items.
- Prepares and maintains "applications in process/pipeline reports".

- Compiles data for, and prepares other loan-related reports as directed by Chief Credit Officer.
- Completes clerical tasks such as filing, photocopying, faxing documents, scanning and organizing and maintaining supplies.
- Assists lending officers in the preparation of pre-funding worksheets, loan documentation checklists and any other communications necessary to properly submit a loan package to the Loan Processing department.
- Responsible for the content of and maintaining supplies of loan application packages at the direction of the bank's Compliance Department.
- Creates/starts collateral and credit files.
- Maintains and files loan application documents for loan officer.
- Facilitates requests from branch lending officers for file information regarding applications in process.
- Receive, log and disburse loan applications received from the branches after determining appropriate assignment.
- Prepares appropriate loan disbursement entries (cashiers checks, deposit, wire transfer etc.) on signing date, according to loan disbursement instructions provided by Loan Processor.
- Performs notary services for the bank as needed.
- Distributes completed loan packages to Loan Accounting Department for boarding (after customer completes signing with loan officers.)
- 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.
- Ability to perform a wide range of administrative and secretarial skills.
- Knowledge of general banking policies /procedures
- Strong/advanced skills operating a personal computer including Microsoft Word, Microsoft Excel, Microsoft Outlook and navigating the internet.
- Ability to assume responsibility, display initiative, exercise good judgement and make and act upon decisions with minimal supervision.

Education and/or Experience Requirements

An Associates Degree (AA) or equivalent from a two year college or technical school or knowledge typically gained through a minimum of three (3) years progressively responsible

experience in a high demand, multi-tasked professional administrative or secretarial position; or an equivalent combination of education and experience.

Minimum Typing Speed Required

30 wpm, 0 errors

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.

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.

Ability to compute rates, ratios and percent and the capability to calculate figures and amounts such as discounts and interest. In addition to basic calculator, must have the ability to use a general financial 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

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 or 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 a 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