

LIBERTY BANK

Commercial Loan Assistant Job Description

TITLE:	Commercial Loan Assistant	FLSA:	Non-Exempt
SEGMENT:	Lending	LOCATION:	Poulsbo
CATEGORY:	Full Time	REPORTS TO:	Team Leader
SHIFT:	Monday-Friday; 8:00 a.m.–5:00 p.m.	DATE:	August 12, 2020

SUMMARY

The position of **Commercial Loan Assistant** is responsible for gathering credit information on current and potential borrowers; assists loan officers in writing loan requests; assists Team Leader with frequent report monitoring/preparation, facilitates line/loan advances and pay downs in coordination with credit admin staff, handles customer inquiries, communicates with Title companies and other vendors, conducts loan closings as needed with loan officer direction, promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services.

Assures compliance with all Bank policies and procedures, as well as all applicable state and federal banking regulations.

ESSENTIAL DUTIES

1. Assists loan officers in gathering data from loan prospects, customers, internal and outside sources; prepares spreadsheets; contacts customers and prospects for additional information and clarification of data.
2. Compiles data from credit bureaus and conducts industry peer comparisons upon request.
3. Assists loan officers in coordinating processing of approved loans and pending loans; ensures loans are processed according to agreement (such as covenant tracking), customer needs, and conform to Bank lending policies; obtains sufficient information and/or documentation from customers; solves problems relative to processing and servicing of loans.
4. Informs loan officers when up-to-date financial statements are needed for commercial accounts; ensures credit inquires and UCC filings are reviewed to determine credit worthiness and appropriate collateral positioning are achieved.
5. Assist loan officers in the review and renewal of credit facilities; provides back-up support.
6. Checks pledged assets as requested by loan officers.
7. Assists with monitoring and prioritizing of the loan review function.
8. Assists loan officers in verification of funds with mortgage companies and contractors.
9. May represent the Bank in various community, civic, and community reinvestment functions to further enhance the Bank's image and develop additional business.
10. Reinforces the application of superior customer service through his or her own example along with appropriate follow through with involved customers and employees.
11. Assists in providing deposit and loan account ratings for loan officers as needed.
12. Operates computer terminal or personal computer to obtain and process data.

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13. Answers telephones, answers questions and directs callers to proper Bank personnel.
14. Treats people with respect; keeps commitments; Inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
15. Demonstrates knowledge of and adherence to EEO policy; shows respect and sensitivity for cultural differences; educates others on the value of diversity; promotes working environment free of harassment of any type; builds a diverse workforce and supports affirmative action.
16. Performs the position safely, without endangering the health or safety to themselves or others and will be expected to report potentially unsafe conditions. The employee shall comply with occupational safety and health standards and all rules, regulations and orders issued pursuant to the OSHA Act of 1970, which are applicable to one's own actions and conduct.

SECONDARY DUTIES

The **Commercial Loan Assistant** performs duties specific to the Position Description and other functions as assigned.

MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- Associate's degree (AA) or equivalent from a college or technical school; or related experience and/or training; or the equivalent combination of education and experience. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.
- Basic knowledge of commercial, construction, real estate and consumer loan processing, tracking and documentation.
- Ability to read, analyze and interpret general business periodicals, professional journals, and technical procedures.
- Basic knowledge of related state and federal loan regulations and other Bank lending policies.
- Ability to effectively present information and respond to questions from groups of managers, customers, and members of the general public.
- Proficient in computer terminal and personal computer operation; and word processing and spreadsheet software.
- Basic typing skills to meet production needs of the position.
- Basic math skills; calculate interest, commissions, proportions, and percentages; balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; compute rate, ratio and percent, including the drafting and interpretation of bar graphs.
- Effective oral, written and interpersonal communication skills with the ability to apply common sense to carry out instructions and instruct others, interpret documents, understand procedures, write reports and correspondence, speak clearly to customers and employees.
- Ability to deal with normal problems involving multiple facets and variables in non-standardized situations.

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- Excellent organizational and time management skills.
- Ability to work with minimal supervision while performing duties.
- Current Washington driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.

These above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed, as an exhaustive list of all responsibilities, duties and skills required of personnel so classified. Management reserves the right to change this position description at any time according to business needs.

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