



**Position Description
Loan Assistant**

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| Job Title: | Loan Assistant | Department: | Loan Department |
| Reports To: | Executive Assistant | FLSA Classification: | Salary Non-Exempt |
| Hours: | Monday – Friday; 40 hours/week | | |

Position Summary:

The Loan Assistant supports the lending team by performing a variety of administrative and clerical duties aimed at assisting the lending officers in gathering necessary information and documentation for loan packages. This position works closely with Businesses and Individuals in the community to provide personalized lending solutions.

Essential duties are not intended to be an exhaustive list of all responsibilities, duties, and skills. They are intended to be accurate summaries of what the job classification involves and what is required to perform it. The omission of specific statements or duties does not exclude them from the position if the work is similar, related, or a logical assignment to the position. To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential duties and responsibilities of this job.

Bank of St. Francisville is committed to providing equal employment opportunities. We will not discriminate against employees or applicants for employment on any legally recognized basis including, but not limited to, veteran status, race, color, religion, sex, marital status, national origin, physical or mental disability, age, political affiliation, or any other category protected by federal, state, or local law or ordinance.

Duties/Responsibilities:

- Obtain, review, and organize documentation and information necessary to ensure a thorough and compliant loan package is available for review by the loan officers/committee.
 - Maintain UW folders with correct documentation, naming conventions, etc.
 - Assist lenders with answering questions.
 - Create Teams list and approval channel for the loan in process and complete outstanding items.
 - Review closing package and organize for lenders prior to closing.
- Serve as an ongoing point of contact for clients, providing customer service by aiding with collecting required information, answering questions, providing updates, and assisting customers throughout the both the loan application process and the life of the loan.
- Coordinate with customers, loan officers, title companies, attorneys, and internal teams to ensure all relevant data and documentation is readily available for the loan package.
- Manage closing paperwork to ensure the closing experience is consistent with the Bank standards and all documents are complete, properly signed, and aligned with compliance regulations.
- Review and track loan collateral to ensure appropriate documentation, valuation, and alignment with underwriting and regulatory requirements.
- Act as an assistant to Loan Officers by scheduling appointments, answering calls, and performing other administrative duties.
- Prepare memos and other correspondence to internal and external parties to ensure efficiency.
- Prepare reports as necessary for the Loan Officers to evaluate loan progress, collections, and other data points as required.
- Responsible for adding and maintaining customer information in the bank’s core system.
- Complete all frontline checklists for new loan accounts to provide a smooth and accurate loan process.
- Complete background items, including OFAC and Certificate of Good Standing to ensure compliance.
- Work maturing loan list and prepare documentation and folders to support timely underwriting.
- Process customer transactions including but not limited to loan payments, construction draws, transfers, wires, and one time ACH’s.
- Prepare construction draw packages for lenders and submit for approval.



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- Assist lenders with clearing exceptions, past due collections and overdraft collections.
- Responsible for post-closing customer reviews to ensure that all deposit accounts were opened and funded, mobile and online banking platforms are active and auto debits and eStatements are set up per customer's request.
- Comply with all bank policies and procedures and regulatory requirements.
- Complete annual, quarterly, and/or as needed training, including BSA, to ensure compliance with all regulatory requirements and Bank policies.
- Maintain the highest level of professionalism and team support while exhibiting BSF Core Values.
- Perform additional tasks assigned.

Competencies:

- Strong communication skills through email, phone, in-person, and virtually with both internal and external customers.
- Understanding of banking operations and procedures with a knowledge of banking products and services.
- Proficient with technology and adaptable to new tools.
- Excellent organizational skills with the ability to manage and prioritize multiple tasks and work within tight deadlines while maintaining a disciplined focus on Bank goals and measurable objectives.
- Keen attention to detail.
- Adaptability to dynamic work environments.
- Proven ability to work effectively as part of a team.
- Ability to deal appropriately with sensitive and/or confidential information.

Education and Experience:

- High School diploma or GED required
- Two to three years of experience in an administrative support role required
- One to two years of experience in a loan department preferred

Physical Requirements:

This position operates primarily in an indoor setting. It requires long periods of sitting at a desk and operating a computer or other office equipment and frequent periods of walking/standing throughout the day. This position requires frequent communication with others, both speaking and listening. Lifting and carrying up to 25 pounds may be required as necessary.

Acknowledgement:

I have reviewed and understand the responsibilities listed in this job description and acknowledge that I am able to perform the essential functions of the position. I understand that the duties of this position may change on a temporary or regular basis according to the needs of the company, and these changes may not specifically be included in this job description. If I have questions about my position, I understand that I should discuss them with my manager.

I further understand that this job description does not create an employment contract, and my employment is strictly at will unless otherwise agreed upon in writing by the CEO of the company.

Employee Name (Print)

Employee Signature



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Date