



JOB DESCRIPTION

Job Title: Loan Operations Representative
Department: Loan Operations
Reports To: Loan Operations Lead
FLSA Status: Non-Exempt (Hourly)

Summary: The Loan Operations Representative is a full-time position responsible for daily maintenance and servicing of all consumer and commercial loans.

Essential Duties and Responsibilities may include the following. Other duties may be assigned.

- Provide customer service and act as an informational resource for all external loan customers, on the telephone or via e-mail.
- Provide daily internal operational support for all loan related questions.
- Prepare consumer loan payoff letters.
- Book new consumer and commercial loans into core loan system.
- Process loan payments and or advances for existing loans.
- Process all file maintenance related to consumer and commercial loan servicing.
- Monitor expiring consumer loan insurance.
- Prepare collateral release of liens and/or title releases for paid loans.
- Monitor/track collateral and insurance documents.
- Ensure operational integrity through compliance with all policies, procedures and regulations.
- Other duties as it relates to the servicing of loans and special projects as designated by manager.

Qualifications

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below 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.

- 2-5 years of loan operations experience or progressive experience with a basic understanding of bank operations.
- Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.
- Proficient in Microsoft Outlook, Word, Excel.
- Possess strong active listening and critical thinking skills.
- Possess strong verbal and written communication skills.
- Possess strong organizational skills.
- Be flexible as it relates to work schedule.

- Ability to multi-task and prioritize workload.

Supervisory Responsibilities

This position has no supervisory duties.

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 talk or hear. The employee frequently is required to sit; use hands to finger, handle, or feel; and reach with hands and arms. The employee is occasionally required to stand; walk; and stoop. The employee must occasionally lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision.

Equal Opportunity Employer

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Federal Deposit Insurance Corporation

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