

## **HEARTLAND BANK**

### **Job Description**

Job Title: Loan Processor  
Reports to: VP - Operations  
FLSA Status: Non-Exempt  
Location: Gowrie or Manson

#### **SUMMARY**

Perform loan processing and set-up duties associated with the documentation and posting necessary in granting credit to the bank's borrowers. Incumbents will be expected to have a good understanding of the functional area so they may perform competently in this area by performing the following duties.

**ESSENTIAL DUTIES AND RESPONSIBILITIES** including the following. Other duties may be assigned.

- Support the lending staff by setting up loan files for new and existing loan credits.
- Responsible for the tracking of required credit file documentation with utilization of the loan file checklists.
- Report exceptions for tracking and coordinate with the assigned lender to secure documents.
- Organize, file and scan incoming and outgoing loan documentation.
- Build loans within the bank's data processor system, making sure such loans are built according to loan documentation.
- Process scanned documentation within IBE. This process will include taking such scanned documents, placing them in the appropriate folders within IBE, and making sure all loan documentation is successfully scanned within IBE. This will include the use of the loan checklists to track and document appropriate scanning processes. Loan documentation are to be placed in the appropriate folders within 24 hours of the branches scanning such documentation within IBE.
- Assist with loan file audits, as requested.
- Review loan files, communicate file issues/errors to the appropriate staff. Assist with resolving loan file errors/problems.
- Maintain a good working relationship with all lenders and other loan processors.
- Exercise discretion, judgment, and initiative regarding the loan building, scanning, and tracking processes.
- Must have limited to no errors in the loan building, scanning and tracking processes.
- Prepare approval and denial letters.
- Obtain proper flood insurance when required along with tracking such insurance.
- Assist with loan modifications and extensions.
- Assist lenders with additional tasks and assignments as assigned.
- Assist with teller duties, as needed.
- Assist with answering the branch phone, as needed.

- Coordinate and monitor office personnel in the tracking of insurance loss payees and title documents to properly secure loans.
- Coordinate and monitor the tracking of real estate mortgages to ensure the bank is designated mortgagee on insurance policy.
- Ability to order, review and understand title documentation on mortgage loans.
- Coordinate and monitor UCC filings for initial recordings and renewals with Secretary of State.
- Assist lenders in the processing of loan documents and conduct closings when necessary.
- Assist lenders with input of financial data into Web Equity program for completion of customer financial reports.
- Assist the bank with small claims processing.
- Maintain loan function database for targeted mailings and officer calling program.
- Maintain and reconcile lending related escrow accounts.
- Assist insurance agents with insurance related activities, including but not limited to insurance quoting, change requests and file administration. May require obtaining applicable insurance licenses.
- Assist PB's when requested during staffing shortages.
- Assist lenders when requested.
- Assist CEO when requested.
- Assist with sales calls, etc.
- Perform any other duties as needed by bank.

**NON-ESSENTIAL DUTIES AND RESPONSIBILITIES INCLUDING THE FOLLOWING.** Other duties may be assigned.

- Maintain educational and professional expertise through attendance at job related seminars, conferences, and workshops.
- Conduct oneself in a professional and appropriate manner at all times, whether at work or outside business hours, remembering you are a representative of this bank at all times.

### **SUPERVISORY RESPONSIBILITIES**

There are no supervisory responsibilities in this position.

### **COMMUNITY INVOLVEMENT**

Be involved in the community the bank services, especially being involved with bank sponsored events. This may also include being a part of an organization or committee picked by the bank, including potential leadership in the organization and/or committee.

### **QUALIFICATIONS**

To perform this job successfully, an individual must consistently perform each essential duty efficiently and accurately. Must consistently exceed supervisor expectations and show continuous initiative. Continuously seek new ways to expand relationships with customers and non-customers. Must follow the bank's Code of Conduct. Must make sure all bank information is kept at the highest level of confidentiality.

The requirements listed below are representative of the knowledge, skills, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

## **EDUCATION REQUIREMENTS; AND EXPERIENCE REQUIREMENTS; OR EQUIVALENT**

High school diploma or general education degree (GED); or one to two years related experience and/or training; or equivalent combination of education and experience.

## **REGULATIONS AND TRAINING**

Understand and follow the Bank Secrecy Act rules and regulations. Including the preparation of Currency Transaction Reports (CTRs) and reporting suspicious activity. Understand and follow all security procedures as outlined in the bank's security policy. Must be able to detect regulation issues, including BSA issues, and report such issues to your supervisor.

Must attend all assigned training events. Must be able to incorporate training material into daily duties of the position.

## **LANGUAGE SKILLS**

Ability to read and interpret documents such as safety rules, operating and maintenance instructions, and procedure manuals. Ability to write routine reports and correspondence. Ability to speak effectively before small groups of customers or employees of organizations and on the telephone.

## **MATHEMATICAL SKILLS**

Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals without calculator assistance. Ability to compute rate, ratio, and percent and to draw and interpret bar graphs.

## **OTHER SKILLS AND ABILITIES**

Must have the ability to operate the following equipment: vehicle, telephone, copier, fax machine, scanner, PC and printer.

## **KEY CONTACTS – Internal and External**

Has regular contact with customers, their personal representatives, accountants, real estate agents, insurance reps, title company reps, attorneys, etc., in responding to inquiries as part of the loan processing functions.

Has regular contact with other financial institutions in responding to credit information on customers (e.g., credit status, pay offs)

Has moderate contact with credit bureaus, title companies, recorders, abstract companies, on borrow credit related reporting issues and pay offs.

## **CERTIFICATES, LICENSES, REGISTRATIONS**

Valid driver's license. Able to be bonded by the bank's surety company.

Must have the ability to obtain insurance licenses, if requested.

**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 and hear. The employee frequently is required to stand, walk, sit, use hands and fingers, handle, or feel, and reach with hands and arms. The employee is occasionally required to climb or balance and stoop, kneel, crouch or crawl. The employee must occasionally lift and/or move up to 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.

**WORK ENVIRONMENT**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

**HOURS**

Ability to dedicate 25-35 hours per week. Position may require the ability to work before or after normal branch hours to meet with customers and non-customers, attend various meetings or training sessions.

**LOCATION**

Position may require the ability to work from any of the bank's branch locations or other designated location.