



Citizens State Bank of Loyal

TITLE:	Loan Assistant	Reports to: Mortgage Banking Manager
FLSA:	Non-Exempt	Location: Loyal
CATEGORY:	Full Time	Date: June 2026

SUMMARY

The Loan Assistant services and supports consumer, mortgage, commercial and agricultural loan officers and customers. Post and disburse new and renewed loans. Check the accuracy of loan documents and information after it is posted on the Bank's loan system. Maintain and keep loan records current using paper files and electronic storage. Perform record-keeping and backroom clerical maintenance and support functions. Assist with questions to both internal and external customers, and perform other tasks as assigned. This is a customer-facing role with no sales requirements. Must be highly self-motivated, organized and passionate about working in a team environment.

ESSENTIAL DUTIES

- Second point of contact at the Bank for Lending Customers.
- Assists Loan Officers in the management and development of Loan Portfolio.
- Regularly meet with assigned Loan Officers to discuss pipeline/workflow and assistance needed to complete these tasks.
- Organize, maintain and assemble loan files both paper and electronically.
- Post and disburse new and renewed loans.
- Assist with escrow disbursement.
- Process denied and withdrawn applications.
- Obtain business and individual UCC searches and title searches.
- Follow-up on outstanding loan documentation and ticklers.
- Perform transfers and/or advances on DDA and loans as required.
- Manage the upkeep of various reports, scan documents into electronic files, and organize paper files.
- Complete electronic recording of documents (UCCs, mortgages, satisfactions, DMV records, etc.) and request final title documentation.
- Answer phone inquiries from general public, customers and other bank personnel.
- Assist with statement and notice mailings, incoming loan department mail, month end balancing reports, and end of week reports.
- Arrange and post payments.
- Prepare and send payoff requests, draw requests, and other requests as needed.
- Order appraisals, flood determinations, verifications and other loan-related items in accordance to bank policies and procedures.
- Assist other areas of Loan Administration as needed.



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SECONDARY DUTIES

- Participates in Bank-wide committee and branch-level meetings when requested.
- Assist senior management in development of Bank manuals and operational procedures in an effort to accomplish the Bank's strategic directives.
- Keeps abreast of regulatory compliance and developments for assigned area and informs Bank staff of same. Recommends procedural changes as needed to support prescribed requirements.
- Maintain educational and professional expertise through attendance at job-related seminars, conferences and workshops.
- Participates in Bank community service and team building events.
- Perform any and all other additional duties as may be assigned.

ENVIRONMENT AND PHYSICAL ACTIVITY

The physical and work environment characteristics described in this job description are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations will be made to enable individuals with disabilities to perform the essential functions or as otherwise required by law. Employees needing reasonable accommodations should discuss the request with the employee's supervisor or Human Resources.

This work requires the occasional exertion of up to 10 pounds of forces; work requires sitting, frequently requires standing. Work has standard vision requirements. Work requires preparing and analyzing written or computer data and observing general surroundings and activities.

MINIMUM REQUIREMENTS

Associates degree in business, accounting, agriculture or an equivalent amount of work experience.

Working knowledge of bank and loan procedures and process.

Strong verbal and written communication skills required.

Demonstrate the ability to reach sound, logical, and effective decisions consistent with bank policies and procedures.

Ability to manage oneself through open communication with supervisor/co-workers with the end goal of working as a team to collectively meet all job requirements.

Acknowledgement: This job description is not intended and should not be construed to be an all-inclusive list of responsibilities, skills, efforts or working conditions associated with this position. While this job description is intended to be an accurate reflection of the job requirement, management reserves the right to modify, add or remove duties from particular jobs and to assign other duties as necessary. This job description is neither an employment contract nor a legal document.